

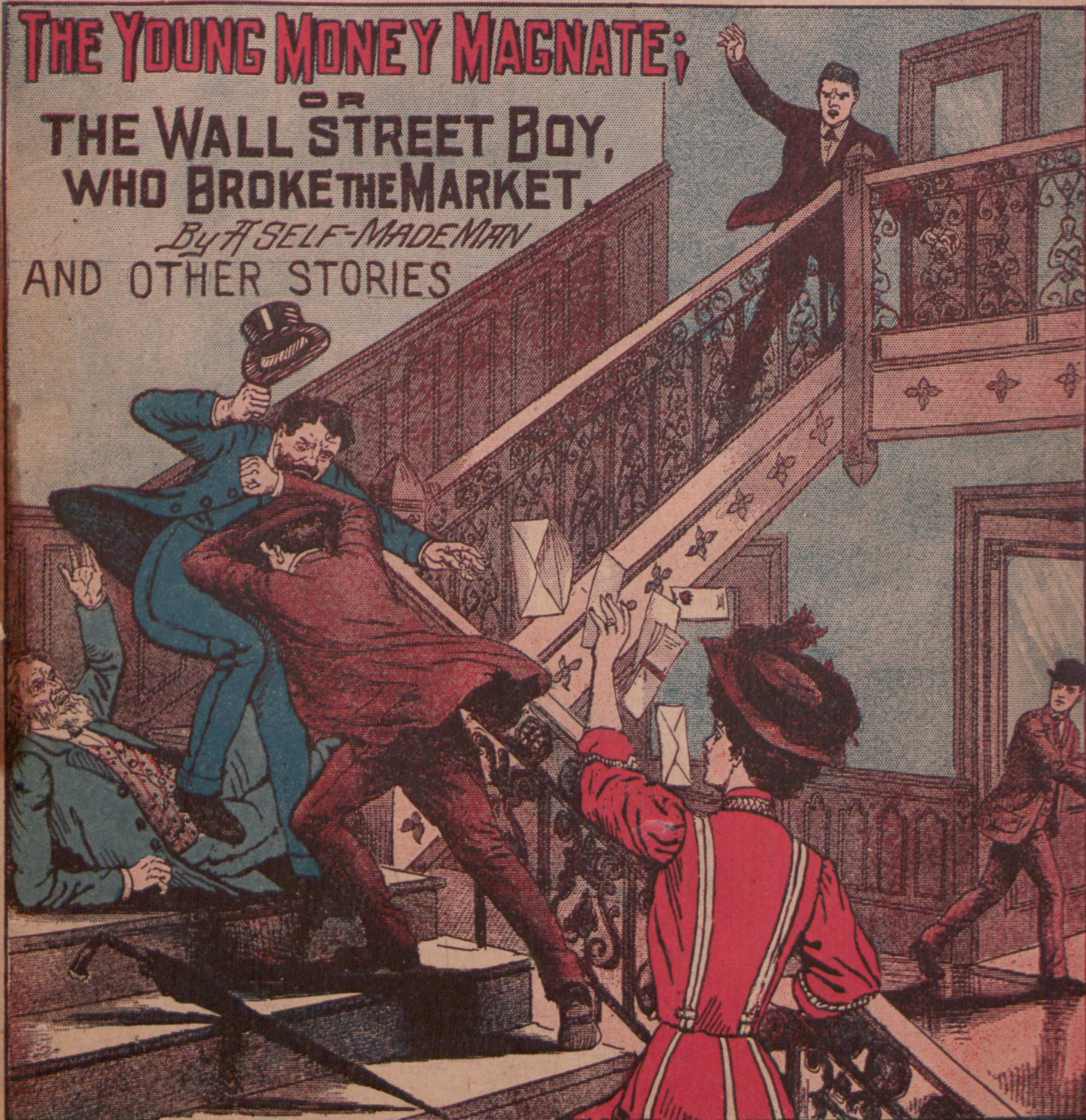
FAME AND FORTUNE WEEKLY.

STORIES OF
BOYS THAT MAKE MONEY.

THE YOUNG MONEY MAGNATE;

**OR
THE WALL STREET BOY,
WHO BROKE THE MARKET.**

By A SELF-MADE MAN
AND OTHER STORIES



Mr. Pindar, in his reckless haste, collided with and upset the old gentleman who was ascending the stairs ahead of Fred. Farnham, indignant that he did not stop to apologize, lowered his head and butted him squarely in the chest.

FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY

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THE YOUNG MONEY MAGNATE

—OR—

The Wall Street Boy Who Broke the Market

By A SELF-MADE MAN.

CHAPTER I.

A GERMAN BOY IN WALL STREET.

"Vot's der matter mid you? You dinks you push me py dis line oud? Vell, you don't done it, I ped you."

The speaker was a stout German lad, with a full-moon countenance, in which his eyes, nose and mouth seemed lost in the hollows between his mountainous cheeks.

He was dressed in a new suit of store clothes, with a flaming red necktie, while a derby, that looked two sizes too small, was perched upon the top of his thick, light hair.

He occupied the head position of a long line of boys of all ages between fourteen and eighteen, that extended from a door whose glass panel was lettered: "Fred'k Farnham, Broker. Stocks and Bonds Bought and Sold on Commission," down the corridor to the elevator.

They were there in answer to an advertisement for an office boy and messenger which had appeared in a morning daily.

The German boy had been the first to reach the coveted position by the door, and the others had lined up after him as fast as they appeared on the scene.

By nine o'clock there were all of fifty waiting to see the boss of the office.

What chance the late comers had of catching on would be hard to say, but they waited expectantly, just the same.

The German boy had held his place not without some difficulty, because the lads behind him resorted to all sorts of tactics to squeeze him out.

His size and weight, however, stood him in good stead, for, having seized the handle of the door as a purchase, his huge bulk resisted successfully all assaults made upon him.

The boys made him the mark for all kinds of gibes between their united attempts to oust him from his vantage-point.

His hat was tipped over his eyes several times, and finally he had to hold it to save it from being swept off his head and made a football of by the more frolicsome of the rival applicants.

For a long time he stood the wordy and muscular assault without saying anything, but even his phlegmatic nature was aroused at last and he resorted with the sentences that opened this chapter.

A howl of derision from those just behind him greeted this evidence of his having woke up.

"Say, you Dutchman, do you expect to get the job of office boy down here in Wall Street?" shouted one of the lads.

"Dis here ain't a corner grocery, you lobster!" yelled another.

"How long have you been out of Ellis Island?" asked another.

"Shoot the hat!" came from a fourth.

"You fat galoot, it would take you all day to get as far as the Stock Exchange!"

"I'll bet he doesn't know where the Exchange is!"

"Did you come up on the freight elevator?"

"Say, fellers, once more, all together!" cried the boy just behind the German.

The line suddenly swelled and a tremendous force was brought to bear on the obstruction at the head.

The young foreigner was fairly swept off his feet, but he clung to the door handle like grim death.

The boy right behind him, who acted as the head of the wedge, lost his hold on the German's back, and in a moment fully twenty boys were sliding and rolling down the corridor in a confused bunch, leaving a wide gap in the line.

With a yell of exultation the rest of the boys dashed forward and closed up the space behind the German, leaving the lads who had tried to displace the leader out in the cold.

The boys who had lost their places picked themselves up and then there was trouble.

They came back and attacked the chaps who now held their places.

In a moment a small riot was in progress in the corridor.

A dozen slugging-matches were going on all at once, to the great detriment of the clerks, stenographers and others connected with the offices in that section of the big office building, who were making their way to work.

The actual line was now reduced to about a dozen of the tailenders back of the redoubtable German, who watched the wholesale scrap with a satisfied grin.

One of the elevator men reported the disturbance that was taking place on the sixth floor, and the superintendent and head janitor went up to put a stop to it.

They had their hands full.

As fast as the boys were separated they resumed the scrap at another point.

The uproar naturally attracted a great deal of attention, and a crowd of spectators gathered to watch it.

Finally the superintendent entered one of the offices and telephoned for the police.

A patrol-wagon and a dozen reserves were sent to the building.

Part of them came up in one of the elevators, along with a bright-looking, handsome and well-dressed boy of perhaps eighteen.

The cops and the boy got off at the sixth floor.

The boy himself was astonished at the scene of confusion that greeted his eye in the corridor where his office was, for this was Fred Farnham, the broker, whose advertisement was responsible for the gathering and excitement in the building.

He had only been in business for himself a few weeks,

having prior to that been the Stock Exchange representative of Robert Fulton, an Exchange Place broker, in whose office he had been advanced from messenger.

Having accumulated a small capital through fortunate speculation in the stock market, he had taken advantage of Mr. Fulton's retirement from business to branch out for himself.

He had a widowed mother and a fifteen-year-old sister to support, and lived with them in a modest five-room flat in Harlem.

"Great Scott!" he exclaimed, as he viewed the rumpus. "What's going on here? Looks like a free fight."

The next elevator dumped half a dozen more policemen out at the floor, and soon the officers had all the scrappers in charge, and were marching them toward the different elevators.

When Fred walked toward his office after order had been restored, he found the German boy and perhaps fifteen others lined up awaiting his appearance.

"Stand back, please, so I can open the door," he said, eyeing the leader of the line with some curiosity.

"Yaw, I done dot; but I pen here first," said the German, with some anxiety lest he lose his place even then.

"What's your name?" asked Fred.

"My name vos Meyer Suppegrenz."

"How old are you?"

"Sigsteen."

"Well, walk inside," said Fred, opening the door and entering.

The German boy followed him and the whole line brought up in his rear, ranging themselves from Fred's desk to the door.

"I guess you've never worked in Wall Street," said the young broker; after he had seated himself, looking at Meyer Suppegrenz.

"Nien; but mine uncle said dot I vos der poy for der shob," replied the applicant.

"Your uncle said that?" answered Fred, repressing a smile.

"Yaw, I ped you."

"But I want a boy who is quick on his feet and bright as a steel trap."

"Vell, I vos quick mit mine feets, und I don't been a fool, neider."

"Got any references?"

"Yaw, I ped you."

The boy put his hand in his pocket and produced a letter. It was a strong recommendation from Julius Schmidt, the leader of the district where Suppegrenz lived.

"How long have you been in this country, Meyer?"

"Aboud fife months."

"What have you been working at?"

"Der grocery pizness."

"Don't you like it?"

"I sooner peen a proker some day than own a grocery shob."

"What put it into your head that you'd like to be a broker?" smiled Fred.

"I haf an uncle vot is a proker in Yarmany, und he makes money shust as if he vos finding id."

"You didn't work in his office, did you?"

"Yaw. I used to run midt der errands oud, carry der moneys und shecks to der pank, und took der people's names in to mine uncle ven dey called to see him on pizness."

"Where is your uncle in business?"

"Frankfort by der Main on."

"Why didn't you stay with him? You had a good chance to be promoted, didn't you?"

"I vent to seen a svedheart off mine by der boat off von day un der plamed steamer put oud to sea pefore I got mineself on shore again."

Fred laughed at the naive way he put it.

"So you had to come to America whether you liked it or not?"

"Yaw, I ped you."

"You had to work your way, I suppose?"

"Don't say nottings apoud dot. It vos a sore spot mit me. I vos a wreck ven dey put me on dot blaces dey call Ellis Island. Dey could haf made me done der same pizness down in der coal-holes all der vay pack, only dot mine sveetheart told mine uncle, der groceryman, und he got me landed mit a pull."

"Well, sit down, Meyer, till I talk to these other boys."

Fred examined all the other applicants in turn.

There were only two that he fancied out of the bunch.

He took their names and addresses and then dismissed them as he had the others.

Although Fred, with an eye to the future, had intended to hire a bright-looking, active boy, he decided, for reasons that had suggested themselves, to give the German boy a trial and see how he would pan out.

He had an idea that Meyer Suppegrenz would be something of a novelty in Wall Street and would attract considerable attention.

This would serve to bring his employer more prominently to the notice of the brokers who would wonder how Fred Farnham came to hire such a recent importation from the Fatherland.

The young trader had no doubt but he would get the grand laugh, but he intended, if the boy had the stuff in him, to turn the laugh on the brokers themselves by making a first-class messenger of Meyer in time.

So, with this purpose in view, he told Suppegrenz that as he was the first to reach the office he would give him the opportunity to make good.

Then he explained what the office boy's duties would be for the present, and told him to seat himself in the outer office by the window which looked out on a narrow court, or air-shaft.

As there was a big room full of pretty girls employed by an insurance agent right across from his post, Meyer was soon deeply interested in watching their nimble fingers manipulating their typewriters.

It wasn't long before the girls discovered the rather comical countenance of Suppegrenz peering at them, and he immediately became an object of interest to them.

While the German boy and the fun-loving girls were taking one another in, Fred sat in his private office studying the market report of the previous day's operations on the Stock Exchange and reading the latest Wall Street news.

CHAPTER II.

MISS TILLIE BANCROFT.

Half an hour elapsed and then the office door opened and Brokers Fox and Carter entered the reception room.

Meyer Suppegrenz jumped up as quickly as though he had just sat on a tack.

"Vell, you called to seen Mr. Farnham, ain't id?" he asked the brokers.

They looked at him in some surprise.

"Is Mr. Farnham in?" asked Broker Fox.

"Yaw. I took your names inside off you blease."

"Tell him Mr. Fox and Mr. Carter."

"Bleaze took a seat," said Meyer, and then he walked into the private room and announced the names of the two visitors.

"Tell them to walk in," said Fred.

"Shentlemen, bleaze to vank by der office in," said the German lad, and the two brokers stepped into the inner room.

"Glad to see you, gentlemen," said Fred. "Help yourselves to seats."

"You've got quite a cozy little sheep-shearing den, Farnham," said Fox, gazing around the young broker's sanctum. "This is quite a surprise to see you as a full-fledged trader. By the way, that can't be your office boy outside?"

"Yes. That's my office boy and messenger," replied Farnham with a smile.

"Great Scott! Is that so? Where did you get hold of him?"

"He answered my advertisement this morning and I hired him on trial."

The brokers looked astonished.

"Do you mean to say that you expect to keep him?" asked Carter.

"Certainly, if he makes good."

"Why, the messenger boys in this neighborhood won't do a thing to him."

"No, I don't think they'll do much to him. He's pretty husky."

"Oh, come, now, Farnham, you've been a messenger yourself and know how it is. He won't last down here. The boys will do him up in no time at all."

"Perhaps they will, but it's my opinion they won't. I'll bet anybody who tries to step on his neck will get all that's coming to him. Have a cigar, gentlemen? I don't smoke

myself, but I keep a box of perfectos for those who do."

"Thanks. I don't mind if I do," said Fox, helping himself.

Broker Carter also selected a weed and lit it.

"I suppose you're not very busy yet," he said, blowing out a few rings of smoke.

"Well, hardly. There's no great rush as yet on the part of the public to overwhelm me with their orders. I expect that will come later."

"Are you buying anything yourself?" asked Fox.

"No, I can't say that I am."

"Perhaps I could sell you some shares of the Blizzard Gold and Silver Mining Co., of Ivanhoe, Nevada. It's a new and promising proposition just coming to the front. A customer left a block of 10,000 shares with me to dispose of for him. I can recommend it as a good investment. If you'll take the stock I can quote a special figure on it."

Fred shook his head.

"I'm not interested in mining stocks," he said.

"Maybe you'd like to take a flyer on A. & B.?" said Carter. "It's a stock that is bound to rise as soon as the market wakes up. It's going at 32 now, but, as I need cash, I'll sell a thousand shares at 30."

Fred declined to nibble at this apparently tempting offer.

The brokers tried to sell the young trader other stock that they were anxious to get rid of, but he wouldn't buy, so, in a little while, they went away disappointed.

"I wonder what they take me for?" Fred chuckled as the door closed upon his visitors. "I'm not locking my money up in dead wood. In fact, I haven't any too much fleece to do business with. I suppose more of the brokers will be paying me a visit on the same errand. They might save themselves the trouble for I'm not biting at such bait."

At that moment Meyer opened the door and came in.

"Vill you seen a young lady py der names off Miss Bancroft?" he asked.

"Certainly. Show her in."

The German boy ushered a very pretty girl into the inner room.

Fred bowed and pointed to the chair beside his desk.

"Be seated, Miss Bancroft," he said, politely. "What can I do for you?"

"Are you Mr. Farnham?"

"Yes, miss. That's my name."

She handed Fred a letter.

He opened and read it.

It was from the old cashier of his late employer, introducing Miss Bancroft to the young broker's notice.

The note went on to say that the young girl was a capable stenographer out of work.

That she had a widowed mother and several young sisters dependent on her for support, and the writer would consider it a personal favor if Farnham could put something in her way.

"Well, Miss Bancroft," said Fred, "I'm sorry that I have no work for a stenographer at present. I have only just opened up for myself, and business hasn't begun to come my way yet. I shall be glad to help you get something to do, however. If you would like to make my office your headquarters I'll get you a table and a typewriter. There are a good many people in this building who do not employ a stenographer steadily. You could make arrangements with a number of them to take dictation in their offices and then typewrite the matter up here. I think you could get work enough to keep you busy. If you consider my suggestion in a favorable light I will do all I can to get enough work to start you going, and after that you can do a little canvassing yourself."

"I thank you very much for your kindness," replied the girl, gratefully. "I have found it very hard to get a satisfactory position. I have answered more than a hundred advertisements, and have made a great many calls, but without result. I should be glad to accept your offer, but I don't think I ought to put you to the trouble and expense that it would necessarily entail."

"It is no trouble for me to do a favor for one who needs it as much as Mr. Fry's note indicates, and I may say that I shall be glad to oblige Mr. Fry in this matter, as he has been a good friend to me during the time we both worked for Mr. Fulton. As for the expense, I think \$100 will cover the outlay. If you do not do well you need not even be under obligation to me for that. You can pay for the typewriter a little at a time. As for charging you desk room, I wouldn't think of doing such a thing. The little work I may need from time to time will offset that. What do you say, Miss

Bancroft? Shall I have a table put in for you this afternoon and order a typewriter?"

The young lady hesitated.

The proposition appealed to her, but she felt as if it was too much to expect of a stranger, especially one not yet himself established in business.

She said something to that effect.

"Miss Bancroft, I shall be glad to have you here. Your presence will add a business air to my office that it lacks at present. Callers will think I am doing something, even when I'm not, when they see you clicking away at your machine. On the whole, I think you will be doing me something of a favor by gracing my small establishment with your presence. At any rate, you've got to get busy in order to obtain money to support your mother and sisters, and, as I said before, it will afford me much pleasure to help you out in any way I can."

"Then I will accept your generous offer, Mr. Farnham, and I hope you will understand that I feel deeply grateful to you for making it," she replied, with tears in her eyes.

"All right," replied Fred. "I will consider the matter settled. I will order the table and the typewriter for you this afternoon when I go out to lunch, and you can come in the morning, say about ten, and we will talk about getting work for you to do. I will have some business cards printed for you to distribute when you go around the building, and I will insert an advertisement in one of the Wall Street papers bringing you to notice as a public stenographer. You may also rely on me to do anything else in my power to push you ahead."

The girl thanked him with some emotion, and then arose to take her leave, promising to be at the office at ten o'clock next morning.

CHAPTER III.

THE TIP THAT FRED GOT THROUGH MEYER SUPPEGREENZ.

That afternoon Fred bought a table and typewriter for Miss Bancroft, and they were delivered by five o'clock.

He also left an order with a printer for a few hundred business cards, with her name, address and occupation on them.

As he had nothing of importance on his hands that day he spent an hour interviewing a number of the business people of the building in behalf of the girl.

Several of the persons who had no regular stenographer promised to employ Miss Bancroft to do what they wanted done if her terms were reasonable, and Fred was satisfied she would do very well after she got started.

He kept Meyer till four o'clock that day to look after the office while he was out, and when he returned at that hour the German boy told him that several gentlemen, who said they were brokers, had called to see him.

"What were their names, Meyer?" asked Fred.

"Vell, von vos Mr. Ventvorth."

"Wentworth; yes."

"Anudder vos Fingle someding."

"You mean Finkelsheim, don't you?"

"Yaw, dot's right. Und der udder, vell, he vos a funny liddle fellow mit a glass eyes, und red hair vot stuck up like der quills off der porcupine."

"Oh, I know who you mean. His name is Pindar."

"He didn't say vot his name vos. He yust let der udders done der talking, but he looked der blaces all around as if he had some pizness to found fault."

Fred laughed, for he knew Owen Pindar was a nosey kind of man.

He was a broker with a rather shady reputation, and his office was on that floor.

Fred knew him only by sight, and was not particularly anxious to know him any better.

Finkelsheim was another trader that the young broker was not over-desirous of numbering among those he was pleased to receive as callers.

He was as shifty as quicksand, and as dangerous to have dealings with.

Those he caught in his toils he squeezed as dry as a sponge, and he was so foxy that no one ever had much success in setting a trap for him.

He, also, had his office on the same floor with Fred.

"Well, what did the gentlemen have to say?"

"Ven I told dem you vos oud dey wouldn't took mine vord for dot, but looked into der private rooms to seen off

I vos a liar. Der shent mit der glass eyes vos going in, but I grabbed him by der arm und says, 'Nein, nobody gone in dere ven der poss vos oud.' He got hot by der collar und said who I vos, anyvay? I said I vos der office poys, und vos in sharge off der places. Der udder two laughs at dot, und Mr. Ventvorth said where I come from? I said from Yarmany, und dey laughs again. Mr. Ventvorth den said to Mr. Finglesomeding dot he vondered where you bicked me up. Mr. Finglesomeding said he guessed I blew by der vinders in. Dey all laughed as if dot vos a funny shoke. Dey vent in der hall und I listen by der door. Den I heard Mr. Finglesomeding say to der man mit der glass eyes dot he guess you vos a easy mark, und dot you wouldn't last so long. Dey vent und stood by der vinders where I seen der girls vorking mit deir fingers by some liddle machines, und talked togedder. Mr. Ventvorth said, 'Let's sold him some off dot new Blizzard stock vich looks purty nice but ain't vorth der paper it vos printed on.' He said dot he got took in himself mit 10,000 shares, und he would like to got rid mit it before der bottoms come oud off it. Der udders said dot dey got some off it too, und he would glad to sold it to you. After dot vos agreed on dey got talking about somedings dey called D. und G. Dey said der pools vos all ready, to gone ahead und puy all der shares in sight, und dot dey oxbected der brices would gone to 80 inside off a week, vhen dey would sold oud und took in der brofits. Dey den valked away."

Fred was much amused by Meyer's report until the German boy began to mention what Wentworth and his companions said about D. & G., then he pricked up his ears with considerable eagerness.

He made Meyer repeat that part over again, and questioned him closely as to the exact words the visitors had used, as near as the boy could remember.

He saw that his office boy had gotten hold of a valuable tip by having sharp ears and listening to the conversation in the hall.

It was evident that Wentworth, Finkelsheim and Pindar were interested in a pool that was about to buy up D. & G. shares on the quiet for the purpose of booming the price after they had succeeded in cornering the stock as well as they could.

Fred saw the advantage the knowledge would be to him and determined to profit by it before the stock advanced in the market.

It was quite clear to Fred that the men would not have spoken their minds so freely in the hall if they suspected that Meyer was listening.

Fred chuckled to himself as he thought the matter over.

Meyer certainly had a wooden face, but he was pretty sharp, for all that.

"He's liable to hear a whole lot of things that wouldn't come within earshot of a bright-looking lad," he said to himself, after telling his new boy he could go home for the day. "I wouldn't be surprised if I had a prize package in him. Why, this tip on D. & G. alone ought to stand me in several thousand dollars in profits. I'm mighty glad I hired him. It is clear he won't let any visitor monkey around the office when I'm out, and he's big and strong enough to make people respect him. Yes, I think Meyer is all right. He only wanted \$5 a week, but I guess he's worth \$8, all right. At any rate, that's what I'm going to give him."

Fred went to his desk and looked up the standing of D. & G.

It was going around 60.

If it went up to 80, as Mr. Finkelsheim said it would, according to Meyer, that would represent a good profit on a thousand shares or more.

In fact, it was just like finding money.

Fred waited till the table and typewriter for Miss Bancroft had been delivered, and then he went home.

Next morning Meyer opened up the office and mounted guard till his employer appeared.

At ten o'clock Tillie Bancroft walked in, and Fred told her that he had secured the promise of work for her.

He gave her a paper with the names of the gentlemen who had consented to give her a trial, and told her to call on them at once.

She did so, and secured three engagements.

She began taking dictation right away in three offices, and got enough work to keep her busy all that day.

Meyer watched her take the cover off the machine and get to work with not a little curiosity and interest.

At length he got bold enough to go and stand near her.

"Vot you calls dot machines?" he asked.

"A typewriter," she replied, with a smile.

"Is dot so? In mine uncle's places in Frankfort by der Maine on he had a gel vot vorked her fingers by a different kind off a typewriter."

"What was the name of it?"

"Vell, you got me dot time, I ped you. I couldn't told you to safe mine lives. You are going to vork mit dis offices in, yaw?"

"Yes."

"Vill you told me your names?"

"Tille Bancroft."

"So-o? Vell, mine is Meyer Suppegreenz. I am a pully poy midoud a glass eye."

The girl laughed at the way he said it, and also because his name sounded just like "soup greens."

"I haf a svedheart dot looks yust like you, only she's got light hair und plue eyes, mit a big dimble by her moud," said Meyer. "Py, shinsher, I wouldn't lost her for all der moneys py Wall Street."

"You think a good deal of her, then?" said Tillie.

"I ped you. I vill marry her some day ven I got to peen a proker mit a bank account so big," and Meyer illustrated in his own way how big he meant.

The conversation was interrupted by Fred.

"Meyer," he said, "you are not very well acquainted with this neighborhood. I think you had better go out and take a walk around. Find out where the Stock Exchange is, and the names and locations of the big office buildings. Understand?"

"I ped you. I found dem all oud pefore I got back."

Fred then gave him some general directions regarding the financial district, and explained where the Exchange and the more prominent buildings were, and then Meyer put on his derby, which made Miss Bancroft laugh, it looked so funny on his big head, and walked out of the office.

"He is a comical-looking boy, isn't he?" she said to Fred.

"Yes, he is; but there are no flies on him, just the same. I'm willing to bet that a good many people will get fooled on him before's he's been a month in the Street. Well, I'm going to leave the office in your care until either Meyer or I get back. You can tell anybody that asks for me that I'm over at the Stock Exchange."

He went directly to his safe deposit box in the Washington vaults and took out \$18,000 of his small capital.

With this he visited the office of a well-known broker, named George Westcott, with whom he was on friendly terms, and gave him an order to buy 3,000 shares of D. & G. at the market on the usual margin, which would amount to about the \$18,000.

Then he went over to the gallery of the Exchange and watched the buying and selling of stocks by the mob of brokers on the floor.

About one o'clock he went to lunch, and when he got back he found Meyer reading a German novel with a picture cover.

CHAPTER IV.

FRED MAKES A NEAT PROFIT AT THE EXPENSE OF THE SYNDICATE.

"Is Miss Bancroft out to lunch?" he asked the boy.

"Yaw. She said off you come in pefore she got pack to told you dot Mr. Ventvorth vos here to seen you."

"All right. How did you make out yourself, Meyer?"

"Vell, I did purty good. I had to ask some questions off peoples, but dey told me vot I wanted to found oud. Some off der poys tried to play some tricks mit me, but it didn't vork, I ped you. Dey tink demselfs purty smard, but I seen fellers yust like dot pefore, und dey don't got noddings on me, I ped me your life."

"Then you could find the Stock Exchange if I sent you there, eh?"

"I ped you I could found it."

"Know where the Mills Building is?"

"Yaw. It vos on Proad Street, down avays."

"Where is the Vanderpool Building?"

"Oxchange Places, by New Street."

"That's right," said Fred, who asked him the locality of a few more buildings, and was surprised at his accurate knowledge of their situation.

Miss Bancroft returned after a little while and resumed her work.

When three o'clock came around Fred told Meyer he could go home for the day.

"Shimmany cribs! But dis is a fat shob, I ped you," he muttered to himself as he went out the door.

At a quarter past three Miss Bancroft looked into Fred's private office and told him that Mr. Wentworth and Mr. Finkelsheim wished to see him.

"Tell them to walk in," said the young broker, and a moment later the two gentlemen came into the room.

"How d'ye do, Farnham?" said Wentworth, with apparent cordiality. "We've caught you in at last."

"I'm pretty well, thank you. How are you, Mr. Finkelsheim? Make yourselves at home, gentlemen."

They seated themselves, Mr. Wentworth appropriating the chair next to Fred's desk.

"Finkelsheim and I called to congratulate you on your debut as one of the boys," said Wentworth.

"Thank you, both," replied Fred, though he knew that neither of the traders was sincere in his congratulations.

"Let me see, you've been in business about a week, haven't you?" said Wentworth.

"About that."

"I don't see how you find the work to keep a stenographer busy."

"She's a fine-looking girl," put in Finkelsheim. "I'd like to make an exchange with you, Farnham."

"I guess you're joking, Mr. Finkelsheim. You've a pretty smart little girl."

"Yes, she's smart enough. Say, where did you pick up that animated pretzel you have for an office boy?"

"I got him through an advertisement in the paper."

"He'd look better in a grocery store than down in Wall Street. Whatever made you take him on?"

"What's the matter with him?"

"He looks like a Dutch cigar-store sign. Why, you'll be the laughing stock of the Street, if you don't ship him."

"I guess I can stand that, Mr. Finkelsheim. I'm going to break him into the business. He wants to be a broker."

The two traders roared at that.

"That's pretty rich," said Finkelsheim. "I must tell that around. Never in the whole course of my experience have I seen such a thick-headed boy in Wall Street."

"By the way, Farnham, to change the subject, would you like to invest in some shares of the Blizzard Gold and Silver Mining Co.?" asked Wentworth. "It's a new mine, but, from all accounts, it's a hummer. I can put you next to 10,000 shares if you would like to take them. They're going at 15 cents to-day, but I haven't the least doubt they'll be going at a dollar before many months. The ore marked out in that mine is simply of phenomenal richness."

"Sorry, Mr. Wentworth, but my funds are all tied up at present in a little deal I have on the tapis."

"What deal is that?"

"I don't care to say what it is, but I expect to make a few thousands out of it."

"A few thousands, eh? You couldn't make a few thousands easier than by going into the Blizzard mine."

"Then I take it that you've got a good-sized block of it?"

"Yes, and so has Finkelsheim; but we've both got customers who are pressed for cash and must sell their Blizzard stock."

"If the mine is as good as you say it is, you should have no difficulty in disposing of the stock."

"We'll have no difficulty in getting rid of it, but we thought we'd give you a chance to take some of it before we put it on the curb. If I were you I'd try to hunt up a few dollars and take a few thousand shares off us."

"I'll think about it, Mr. Wentworth. Should I have some spare funds in a day or two I'll drop into your office and see you about the matter," replied Fred.

"I'll tell you what I'll do with you, Farnham: if you'll take that block of 10,000 shares I have for sale I'll let you have it for 12 cents. That is as good as presenting you with \$300. What do you say? Shall we make the deal?"

"Not at present, Mr. Wentworth."

The trader looked much disappointed, and after a few more words the two visitors took their departure.

Fred laughed quietly to himself as they went out.

"Thought they'd drive off some of the Blizzard stock on me. Well, they found that it wouldn't work. I hope to make them and their friends take in those 3,000 D. & G. shares at big profit to myself in a few days. I wish it was Finkelsheim alone, but you never can catch that chap napping. When he loses money it is always with a crowd,

and then he has the satisfaction of knowing that he isn't the only one up against it."

When he went into the outer office he found Miss Bancroft putting on her hat preparatory to going home.

"Done for the day, Miss Bancroft?" he said.

"Yes, I just finished my last piece of work. I have done very well for a first day, and have promise of as much more for to-morrow. I am sure I can never thank you enough for your kindness, Mr. Farnham. You have shown a good deal of interest in one who was a stranger to you till yesterday."

"Don't mention it, Miss Bancroft. We're not strangers now, at any rate. In fact, I hope we shall become very good friends."

"I am sure we shall," she replied, with a blush, as she noticed Fred's admiring gaze fixed upon her.

Then she held out her hand to him and bade him good-afternoon.

"She's a nice girl, all right," soliloquized the young broker, watching her pass out at the door. "I never saw a girl I liked so much. I'm glad she's attached to my office, and I'm glad to have been able to do her a favor. It will kind of make me solid with her, and that will suit me first-class."

Next morning when the Exchange opened and the first quotations began to come in, Fred noticed that D. & G. had gone up a point.

It didn't advance again that much for a couple of days, when it reached 62.

"Well, I'm \$6,000 ahead of the game at this point," said Fred, with considerable satisfaction. "How Wentworth, Finkelsheim and the rest of their bunch would howl if they knew I'd got in on the ground floor with them on D. & G. I let Westcott in on the tip and he's bought 10,000 shares for himself. That's 13,000 shares they'll have to take care of if we should happen to unload it on the market just as they are beginning to liquidate, and is liable to make a hole in their profits."

D. & G. went to 64 that day, and to 65 the next.

It continued to advance as the stock grew scarcer under the quiet buying of Wentworth and Finkelsheim, who represented the syndicate.

Finally the pool members got about all the stock they could handle, and their two brokers started in to boom the price.

As the value of the stock got higher quite a bit more came to the surface, and the pool was forced to raise the funds to pay for it.

But this time Wentworth and Finkelsheim had boosted the price to 76.

Fred then called on Westcott and told him to sell his shares, as he thought it had gone high enough to satisfy him.

"Let them go in three 1,000 lots," said Fred.

"All right," replied the broker; "and after I get yours out I'll begin to feed them with mine. Between us both we ought to get \$175,000 out of their expected profits."

He went over to the Exchange and offered Fred's stock for sale at 76 3-8, and Wentworth took it in.

Then he went over to Finkelsheim and asked him if he wanted any D. & G.

"How much have you got?" he asked.

"Five thousand shares."

Finkelsheim nearly had a fit, but he had to accept it or let it be thrown on the market, and the pool couldn't afford that.

Westcott then returned to Wentworth and offered him 2,000 more shares.

The broker accepted it.

"Want any more?" asked Westcott, after they had exchanged memorandum. "I've got another block of 3,000."

Wentworth didn't want it, you can depend, but he dared not refuse it at that stage of the game, so he bought it, and that let Westcott out with a profit of \$165,000.

Fred was perfectly satisfied with his profit of \$16,000, which raised his capital to \$38,000, and gave him a more solid backing for future business.

CHAPTER V.

FRED'S FIRST CUSTOMER AND WHAT HIS SECOND VISIT LED TO.

The Wentworth, Finkelsheim and Pindar syndicate worked the D. & G. dead for a good profit, in spite of the heavy price they had to pay for a good bit of the stock, and after they liquidated the general public paid the piper, as it usually did.

Fred had an advertisement running in several of the financial papers, and it was about this time that he caught his first customer.

A big, heavy-set man came into the office one day and asked for him.

Meyer announced him, and the young broker told him to ask the visitor to walk into the private room.

"How do you do, sir," said the caller. "I would like to see Mr. Farnham. I saw his advertisement in the 'Daily Indicator.' My name is Bagley. I live at Shreveport and am visiting the city on business connected with my hotel."

"I am Mr. Farnham," replied Fred. "Take a seat and let me know what I can do for you."

"You are not Broker Farnham, are you?" asked the visitor.

"Yes, sir."

"You look rather young for a trader."

"Probably, sir; but it's the young man who is running the world these days."

"I guess you're right. You look pretty smart. Are you a member of the Stock Exchange?"

"No. I couldn't be if I was worth a million."

"Why not?"

"I am not twenty-one yet. It is one of the rules of the Exchange that a member must be at least of age before he is eligible to a seat. That is the one disadvantage of being too young in Wall Street."

"How, then, do you manage to do business?"

"Easily enough. I have a business arrangement with one of the members of the Exchange, and he buys and sells for me on the floor of that institution."

"Then you can do business just the same as any other broker?"

"As far as my customers are concerned, I can, sir."

"Very well; that is satisfactory to me, provided you are responsible."

"I can refer you to several brokers as to my responsibility, if you wish."

"Oh, I guess I can trust you. You look honest to me."

"Thank you," laughed Fred. "An honest-looking face has its advantage even if the owner is a crook. Do you want to buy or sell some stock?"

"Yes, I'd like to get some Blizzard mining stock."

"Blizzard!" exclaimed Fred, in surprise. "That's a new mining proposition. I can get you all you want at 15 cents a share; but I can hardly recommend it as a winner."

"Why not?"

"Because it hasn't demonstrated its ability as a producer, though the people back of it have advertised its possibilities in the most glowing way for the past year. Three months ago it was quoted at 35 cents on the Goldfield Exchange, but it has since declined to 15 cents."

"Well, I'm willing to take a risk on it," replied the man, in a confidential, and, as Fred thought, significant way.

"All right, sir; you are the doctor. How much do you want of it?"

"I'll buy 10,000 shares, if you can get it for me at 15 cents."

"That will cost you \$1,500."

"Here is the money. When can you have the stock for me? I'd like to get back home on the seven o'clock train."

"If you will return in an hour I'll have the stock for you."

"I'll be back. What commission do you charge?"

"Same as the San Francisco and Goldfield Exchanges—on stocks quoted at between 10 cents and 25 cents a share, \$2.50 a thousand shares."

"That will be \$25 for the 10,000 shares of Blizzard?"

"Yes, sir."

"All right. That's reasonable enough. I'll be back about three."

Fred gave him a memorandum of the transaction with a receipt for \$1,500, and his first customer departed.

The young broker then put on his hat and went down to Wentworth's office.

"Hello, Farnham," said that trader, when the boy walked into his office. "What can I do for you to-day?"

"I came after those Blizzard shares you offered me the other day for 12 cents."

"I didn't say you could have them any time for 12 cents. The market price is still 15 cents, according to the latest reports from Goldfield. I said if you'd take me up then I'd let you have them for 12 cents."

"All right," replied Fred, rising; "if you don't want to

sell them at 12 I won't bother. I think that's enough for the stock."

"What you think, my boy, and what others think, are two different things. However, since you are bargain-hunting to-day, and I said I'd let you have the block at 12, I'll let 'em go at that, though I'm presenting you with \$300."

"Thank you, Mr. Wentworth, you're very kind."

"It's a failing of mine to be liberal," chuckled Wentworth.

"That's what keeps me poor. I am bound to say, however, that I wouldn't let the stock go at 12 cents to anybody else but you. You've just started in business, and I'd like to give you a boost."

"You're uncommonly benevolent for a broker, Mr. Wentworth. Get the stock. Here is \$1,200."

The trader counted the money with some alacrity, carried it to his cashier, with a memorandum, and then returned with ten 1,000-share certificates of the Blizzard Gold and Silver Mining Co., which he handed to Fred.

"Thanks," said the young broker, rising. "I will now say good-day."

"Good-day, Farnham. Call in again."

Fred said he would some time, and left.

"Well, I've made \$325 on this deal, at any rate," he said to himself on his way back. "I wonder what put it into Mr. Bagley's head to buy this stock? He looks like a pretty hard-headed, practical man. Maybe he's received a lot of glowing circulars and prospectuses from the mine's promoter out in Goldfield and they impressed him. Well, I hope he won't lose anything by his investment. He can't say that I was over-anxious to push it on him. I don't want any customer of mine to have it in his power to say that I helped to do him. Some people, Mr. Finkelsheim, for instance, don't mind that kind of a reputation, but I do."

Mr. Bagley turned up at three o'clock and Fred handed him the ten certificates.

The hotel keeper put them in his pocket with every evidence of satisfaction, and after a short conversation took his departure.

He had been gone about ten minutes when Fred noticed a folded piece of paper on the floor beside his desk.

He picked it up and looked at it.

There was some writing on the inside, which ran as follows:

"Ivanhoe, Nev., May 6.

"Dear Bill—I am going to put you on to a good thing. Take my word for it that it's a sure winner and go the limit. It's the Blizzard Gold and Silver Mining Co. It started with a hurrah about a year ago, and was reckoned such a good prospect that the price went to 35 cents a share. Then it failed to make good the prophecies of its promoters and the price has been sagging since till it's now down to 15 cents. For the last six months it has been looked upon in Goldfield with some suspicion, some of the brokers regarding it as a gold brick. Well, it is a gold brick, but not a spurious one. It's the real article, but the news of the late discoveries are at present being kept a profound secret, so that those on the inside can buy back the treasury stock, sold for promotion purposes, as cheaply as possible. It will never get below 15 cents, but in thirty days from now it will be quoted at a dollar and over. Pin that fact in your hat. Quite a bit of the treasury stock is floating about Wall Street, and should be picked up at 15 cents. Get next to as much of it as you can afford to buy, and reap the benefit of the rise when it comes.

Yours truly,
"W. H. H."

Fred was astonished at the contents of the paper.

How had the letter, minus its envelope, got into his office?

The only visitor Fred had had since he returned to his office was Mr. Bagley, therefore, as the hotel keeper of Shreveport had shown a decided interest in Blizzard stock, he must have dropped the letter accidentally on the floor when pulling out his handkerchief, as Fred recollected he had done.

The glowing contents of the letter would easily account for Mr. Bagley's desire to get possession of some of the stock of the Blizzard mine.

His friend "W. H. H." seemed to have secured inside information about the mine that was very valuable, if true.

Mr. Bagley clearly put great dependence on his friend's word, for he had bought 10,000 shares of the stock with the object of profiting by the tip.

Fred began to consider if it wouldn't be a good thing for him to load upon Blizzard with the same purpose in view.

since the pointer had come to him through the carelessness of the hotel keeper.

While he was considering the matter, Meyer opened the door and said:

"A lady by der names of Bishop to seen you."

"Ask her to walk in," replied Fred.

In a moment the door opened again and a dashing-looking woman of perhaps thirty years entered the room.

CHAPTER VI.

FRED FALLS INTO MR. FINKELHEIM'S TRAP.

"Mr. Farnham?" she asked interrogatively.

"That's my name, ma'am. Will you be seated?"

The caller took the chair beside his desk, and lifting her veil revealed a face of considerable beauty, which was further enhanced by various artificial aids that some ladies are fond of employing to make themselves as fascinating as possible.

"I saw your advertisement in the 'Daily Indicator,'" said the lady, sweetly, "and as I have some mining stock I wanted to sell I thought I would come down and see you about it."

"Well, you came to the right place," smiled Fred, congratulating himself on the fact of catching two customers on the same day. "What is the name of the mining stock you wish to sell?"

"I've got it here in my bag. My husband, who is a commercial traveler, and is on the road at present, made me a present of the certificates about a month ago. I have decided that I'd rather have the value of the stock than the stock itself."

The lady opened her bag and brought out, to Fred's surprise, four 5,000-share certificates of Blizzard mining stock.

"The market price of his stock, I understand, is 15 cents a share," she said.

"That is the figure it is quoted at on the Goldfield Exchange, but I don't think it will bring as much as that in New York, ma'am," replied Fred. "Besides, there is not much of a demand now for this stock, since the price dropped from 35 cents three months ago."

"Don't you think you can sell it for 15 cents?"

"I think it very doubtful."

"What will you give me for those four certificates?"

"As a rule I buy and sell stock only on commission, but as I might be able to do something with these certificates at 12 cents I'll give you that for them now," said Fred, who had decided to take a chance on Mr. Bagley's tip.

"That would be how much, altogether?"

"Twenty-four hundred dollars, less \$50 commission."

"Is that the best you could do?" asked the lady, doubtfully.

"Yes, madam. I guess I could go on the Curb and get all I wanted of the stock for 12 cents. In fact, I bought 10,000 shares about an hour ago for a customer at that price."

"Well," she said, with seeming reluctance, "if that's the best I can do I suppose I'll have to take it. I think my husband paid 25 cents for the stock."

"Very likely he did, if he purchased it a month or six weeks ago. It was much higher then than it is now, and may go still lower."

"Then you think it will go lower?" she asked.

"It is impossible to say that it will with any degree of certainty," replied Fred. "Stocks are constantly fluctuating in value, especially mining stocks. Judging from the slump in the price of this Blizzard mine, I should say that the indications point rather to a further decline than to an advance; but if new discoveries of rich ore should be made, which might happen at any time if the property is promising, why, then a sharp advance would be in order."

"Well," said the lady. "I'll sell the certificates for 12 cents a share."

Accordingly, Fred handed her \$2,350 and she left the office with the money.

"Dot vos a fine-looking vomans vot vos in here to seen you," said Meyer, about an hour later.

"Yes, she was remarkably handsome," replied Fred.

"I tink dot Mr. Finglesomedings make a smash on her," he said, grinning.

"Mr. Finkelsheim?"

"Yaw. I vos oud py der hallways when she came py dis office herseluf. Mr. Finkelsheim vos standing pv der stair-

vays at der time. Vot you dinks, he walks right up und stops her und said: 'Vell, how did you make oud?' She laughed and showed him somedings dot vos in her hand. Den he shook her py der hand und laughed himseluf. 'Come py mine offices,' he said, 'und I make it all right mit you.' Und den she vent py his offices mit him, yust as if he vos her prudder. I dink Mr. Finkelsheim peen a gay poy, I ped you."

Meyer evidently thought the interview he had seen was very funny, but Fred did not think it was funny at all.

He suddenly smelt a big mouse, and forthwith began to kick himself.

He was satisfied that he was the victim of a put-up job.

Mr. Finkelsheim had unloaded 20,000 shares of Blizzard stock on him by a ruse that now seemed very transparent to Fred.

Very likely Wentworth was in the game, too, and had helped the good work along.

Mr. Bagley had dropped the letter near his desk designedly, for soon after his departure the lady had called with the four certificates.

Well, the first thing for him to do was to go out and see what he could get from a mining broker for the stock, and then he would know how much he was out by the transaction.

He hurried down to the Curb Exchange and asked a broker he knew how much he would give for Blizzard mining stock.

"I wouldn't touch it with a ten-foot pole," replied the broker, laughing.

"Why not?" replied Fred, in some surprise. "It's quoted at 15 cents on the Goldfield Exchange."

"That was yesterday, but the quotation amounted to nothing. The people interested in getting rid of the stock have been trying to keep up the price, probably by means of wash sales. The bottom fell out of the stock to-day, and it's been removed from the list. As things stand now, it isn't worth anything. At any rate, I wouldn't give a cent a share for it. I know several brokers who have been bitten on it. Wentworth is one, Finkelsheim is another, and Pindar is a third. They've been trying to get rid of it for some time, but nobody would take it off their hands. Are you one of the unfortunates, too?"

"I'm afraid I am. I'm out \$2,000 on what I got hold of."

"Well, charge it to profit and loss, and then frame one of the certificates and hang it up in your office as a warning to be more careful about your mining stock purchases in the future."

Fred returned to his office feeling pretty sore, but he registered a vow to get back at Finkelsheim some time for the trick that foxy trader had played on him.

However, he had the satisfaction of knowing that he had made \$16,000 off the Finkelsheim crowd through the tip on D. & G., and he was sorry they didn't know it.

Next day when he passed Mr. Finkelsheim at the entrance to the building he detected a satisfied grin on the broker's countenance.

"He's gloating over having got the best of me," growled Fred. "Well, it's a long lane that hasn't got a turning. I hope to have the laugh on him yet."

While Fred charged the \$2,000 he was out to profit and loss, he didn't intend to frame one of the certificates as the mining broker had suggested.

He put them in an envelope and laid them in his safe.

It was not impossible that the Blizzard stock might come to life again some day, in which event he would be able to realize something on them.

That afternoon, as he was about starting for lunch, Miss Bancroft, who had just been to hers, entered the office looking somewhat disturbed.

"What's the matter, Miss Bancroft?" asked Fred. "You look a bit rattled."

"One of the clerks on this floor, I believe he is employed by Mr. Pindar, has been annoying me for several days past."

"Annoying you, Miss Bancroft?"

"Yes. He seems determined to make my acquaintance if he can. He came up in the elevator with me just now and actually had the assurance to speak to me. Then he followed close behind me as far as Mr. Pindar's office. He certainly is no gentleman to act in that way."

"What does he look like?"

"He's tall and thin, and of a sandy complexion."

"That's Mr. Pindar's head bookkeeper. If he bothers you again let me know, and I will take him in hand."

"Oh, no, Mr. Farnham," she replied, hastily; "I don't want you to get into any trouble on my account."

"Miss Bancroft, I won't permit you to be annoyed any more than I would if you were my sister. I consider it my duty to protect you if you stand in need of it. I hope you understand that I am your sincere friend, and that I have your interest at heart."

"Thank you, Mr. Farnham," replied the girl, flashing a grateful look in his face. "You have indeed been very kind and nice to me since I came to your office, and I appreciate it probably more than you think."

Fred bowed and walked out of the office.

That afternoon Miss Bancroft was very busy and worked up to five o'clock, Fred remaining to keep her company.

When she was through he offered to see her as far as the elevated station at Hanover Square, and they left the office together.

On the way to the elevator he recollected that he had forgotten a small package he intended to take home, and he asked her to excuse him a minute while he went back to get it.

It only took him about two minutes, but when he came in sight of the elevator he saw Mr. Pindar's head bookkeeper making a bee-line for Miss Bancroft as she stood awaiting his return.

"Well, if he hasn't got a nerve!" muttered Fred, hurrying forward. "Some persons are never happy unless they get themselves into hot water."

The stenographer did not recognize the bookkeeper until he was close to her, and then she stepped back from the elevator in order to avoid giving him the slightest excuse to address her.

The man, however, was determined to take advantage of his opportunity.

"Don't run away, miss," he said. "Won't you permit me to introduce myself? My name is——"

"Mr. Kraft, kindly leave that young lady alone," said a manly voice in his ear.

The bookkeeper whirled around and came face to face with Fred.

CHAPTER VII.

FRED LEARNS SOMETHING ABOUT HENRY KRAFT.

"What's that?" snorted Henry Kraft.

"I requested you not to annoy that young lady," replied Fred, coolly.

"How dare you butt into my business?" demanded the bookkeeper, angrily, for he did not recognize the boy as Broker Farnham.

"You have no right to try and force your unwelcome attentions on that young lady, Mr. Kraft. You don't know her and she doesn't wish to know you."

"Mind your own business, will you?" snarled the bookkeeper.

"I'm attending to my business now, and that is to protect Miss Bancroft against your undesirable advances. My right to do so is unquestionable, as she is connected with my office."

"Your office?"

"Yes. My name is Frederick Farnham, stock broker."

"Oh, indeed," replied Kraft, with a sneer. "So you're the boy broker, are you?"

He had heard considerable about Fred from his employer, and, as Mr. Pindar had no very high opinion of Fred, it was natural that his bookkeeper would also be somewhat prejudiced against the young broker.

"I may not be a man in years, Mr. Kraft, but I know how to behave myself toward ladies," retorted Fred.

"Do you mean to say that I don't know how to behave myself?"

"You are not behaving yourself as a gentleman towards Miss Bancroft, at any rate. This is the second time to-day you have tried to force yourself on her notice without any encouragement on her part. Now, please cut it out in the future."

"You young whippersnapper, how dare you use such language to me?" roared Kraft, in a rage.

At that moment the elevator stopped at the floor, and Fred, ignoring the bookkeeper, said to the girl:

"Come, Miss Bancroft, we will go, if you please."

She hurried into the elevator, and, as Kraft made no at-

tempt to follow—much to the girl's relief—the cage went down without him.

"That man makes me so nervous," said the stenographer, as they were leaving the building. "I was so afraid that you might have trouble with him."

"I don't think he would have found it to his advantage to have had a run-in with me. I am not the least bit afraid of people of his stamp," replied Fred.

"But it would have been dreadful if you had come to blows just on my account."

"It would have been in a good cause, so far as I was concerned, and I fancy he would have had cause to regret it had he made an attempt to strike me. I am fully able to take care of myself, even if it comes to a scrap."

"I hope he may not annoy men any more," she said, nervously.

"I have an idea that he won't, so don't worry about it."

After that they got talking about something more interesting than Mr. Kraft, and in a short time they reached the Hanover Square station.

Fred went as far as 129th Street with her, and then he walked across to his home, while she continued on up to the Bronx.

Next day the young broker noticed that H. & O. stock was attracting considerable attention at the Exchange.

For several days it had been going up slowly but surely, and was now ruling at 56.

After some consideration he decided to get in on it, so he called on George Westcott and left an order with him to buy 5,000 shares for his account, putting up a margin of \$28,000.

Inside of three days the stock went to 61 1-2, and then Fred sold out, making a profit of about \$26,750, and raising his capital to nearly \$63,000.

This successful deal was splendid salve for the throw-down he had received from Mr. Finkelsheim, and he forgot all about the dead shares of the Blizzard mine that lay snugly tucked away in his safe.

Miss Bancroft was not troubled further by Henry Kraft, who gave her a wide berth whenever they accidentally met, either in the elevator or in the corridor.

Kraft, however, had it in for Fred for interfering between him and the young lady, and he cudged his brain for some plan that would enable him to get square with the young broker.

He was willing to do most anything, however mean and contemptible, provided it did not react on himself—in fact, such tricks were right in line with his nature, and came easy to him; but their success depended largely against whom they were directed.

While he hated Fred, he was, at the same time, afraid of the smart young broker, and so he went slow about getting back at him.

It happened, however, that trouble overtook him from another quarter.

One day, as Fred was on his way to the elevator, he saw a poorly-dressed little woman, of perhaps forty, looking at the different doors as if in search of some name.

Thinking to be of service to her, the boy trader stepped up and said:

"Who are you looking for, madam?"

"A banker by the name of Kraft."

"There is no banker in the building by that name, ma'am."

"Isn't this the Oriole Building?"

"Yes, ma'am."

"And this is the sixth floor?"

"That's right, ma'am."

"Here is Mr. Kraft's card," and she showed a small piece of pasteboard, evidently the production of a cheap printer, on which Fred read: "Henry Kraft, Banker and Broker, Sixth floor, Oriole Building. Money received on deposit at 5 per cent."

"I know a Henry Kraft on this floor, but he's neither a banker nor a broker. He is a bookkeeper for Owen Pindar, yonder. He is tall and thin, with a sandy complexion and hair to match."

"That's him," said the little woman, eagerly.

"But, madam, he is not in business for himself," replied Fred, regarding the card in a puzzled way.

The little woman looked uneasy and somewhat distressed. "Not in business for himself?" she fluttered. "When he handed me his card he told me that he had been established ten years. He has \$900 of my money, every cent I have in the world, on deposit."

"He has?"

"Yes, and I came after the interest on it for six months, which he told me I could get any time I asked for it."

"Have you got anything about you to show that you gave him this money, ma'am?"

The little woman pulled out a small memorandum book, on the back of which was printed in small letters, "Henry Kraft," and in larger characters, "PASS BOOK."

"Well, ma'am, this is only a common memorandum book, such as you could buy in any stationer's store for a nickel, and not at all like a banker's pass book. How came you to deposit your money with Mr. Kraft?"

"He used to board with my sister. He dressed well and seemed to have plenty of money. I had my money in a savings bank at 4 per cent. interest. He told me if I would deposit it with him he'd give me 5, and perhaps 6 or 7, if conditions were good in Wall Street. He said he paid 6 1-2 per cent. last year to all his depositors. He talked to me a good deal about the matter until I finally took my money out of the savings bank and let him have it, and he gave me that book to keep. He told me to let him know when I wanted any of my money and he would bring it up to me and save me the trouble of coming down after it."

"Very kind of him," said Fred, with a tingle of sarcasm in his tone.

"Lately he moved away from my sister's, and I couldn't find out where he had gone. It was only by accident that I found this card at my sister's. The one he gave me originally he had borrowed back to use as copy for the printer, he said, but he did not return it."

"Well, ma'am, my advice to you is to go into Mr. Pindar's office and see if the Henry Kraft who is bookkeeper there is the same man who represented himself to you as a banker and broker. If he is, you'd better ask him to return you the \$900 belonging to you and then put it back in the savings bank again. In my opinion, you are taking great chances of losing it by leaving it in his hands, for he certainly got it from you under misrepresentation. If you have any trouble in settling with him, come in and see me, and I will try and help you out. Here is my card."

"I am very much obliged to you," said the little woman, gratefully, accepting his card. "You say Mr. Kraft is a bookkeeper for Mr. Pindar on this floor?"

"Yes, ma'am. There's his office yonder. I will be back in about half an hour. Should you call at my office and I am out, wait for me. In fact, it might be advisable for you to call and let me know how you make out with Mr. Kraft—that is, unless he gives you your money on demand, which I am afraid he won't do."

Fred then continued on to the elevator, while the little old lady, whose name was Elizabeth Owens, entered Mr. Pindar's office.

CHAPTER VIII.

FRED TURNS THE SCREWS ON MR. KRAFT.

When Fred got back to his office three-quarters of an hour later, he found the little old lady waiting in the reception room.

"Step right into my private office, Mrs. Owens," he said, as politely as though she were a queen. "Well, what luck did you have?" he asked, after they were seated.

"That was the Mr. Kraft to whom I gave my money," she said.

"I thought as much," replied Fred, dryly.

"He admitted that he was now working for Mr. Pindar as his cashier and head bookkeeper, but that he was carrying on his banking and brokerage business as a side issue. He assured me that my money was perfectly safe in his custody, and offered to pay me the 5 per cent. interest on it that was due. I accepted that, and he gave me \$22.50. Then I told him that I had concluded to draw my money, as I had use for it. He said that he had it out at interest, and that I couldn't have it for six months. That was the arrangement he said he had with me."

"Was it, Mrs. Owens?"

"No. When I let him have my money he said I could draw it any time I wanted to, but that I would lose the current interest by so doing, just as in any bank."

"Well, what did you say to him? Didn't you insist on his paying you?"

"I told him that I must have it. Then he said that it was impossible under the arrangements. Finally he said that he would try and let me have \$100 a month. I told

him that was not satisfactory, and then he said that was the best he could do for me. I told him that I would have to see a friend about it if he couldn't settle with me. He asked me not to do that, and said he would see if he could do better. He told me to return home, and that he would call upon me in a few days."

"The fact of the matter is, Mrs. Owens, he either can't, or doesn't want to return you the money."

"What shall I do, then?" she asked, anxiously. "I can't afford to lose it."

"Well, if you will give me an order on him for the \$900 I guess I will be able to make him come up with it. In the meantime, if you want \$100 on account, I can let you have it."

"Thank you. I don't want to use the principal. The \$22.50 he gave me will answer. If you will draw out an order on him for the money I will sign it. I suppose you will need the book?"

"Yes, I will have to return it to him when he pays the money."

Fred drew up the order and Mrs. Owens signed it.

"Is this your address on the book, Mrs. Owens?"

"It is."

"Well, you'll hear from me to-morrow, and I hope I shall be able to tell you that I have your money in my possession."

"I hope so, Mr. Farnham. I thank you very much for the interest you are taking in my business, and I am willing to pay you for your time."

"There will be no charge whatever, Mrs. Owens. I consider it my duty to see that you are not imposed upon by a man of whom, for reasons, I have no great opinion."

Mrs. Owens then took her departure, and shortly afterward Fred sent a note to Mr. Kraft by Meyer asking him to call on him as soon as possible.

In a few minutes the German boy came back.

"Well, what did he say?" asked Fred.

"He said he would see you to der Old Nicks before he would call py your offices."

"He said that, did he?" chuckled the young broker.

"Yaw, I ped you he did. He vos purty mad when he read dot letters. He told me to go py der door oud, or he would put me oud."

"He did?" grinned Fred.

"Yaw. I said, 'I don't dink you vill put me oud. I could valk me oud midout any help.'"

Fred put on his hat and went straight to Mr. Pindar's office.

Kraft pretended not to see him, but the young broker marched up to his desk.

"I received the gentlemanly message you sent me in answer to my note, so I was obliged to come in and see you here," said Fred.

"What do you want with me?" snarled the bookkeeper.

"I have a little business to transact with you which I thought you might prefer to settle in the privacy of my office, but since you thought proper to return me an insulting reply to my request for you to call, why, we'll fix it up right here."

"What business have you with me? I have none with you."

"You are acquainted with an old lady by the name of Elizabeth Owens, I believe," said Fred, tersely.

Mr. Kraft gave a start and changed color.

"She has given me an order on you for the sum of \$900, which you owe her. Here is the order, and I make the demand for immediate payment."

"What have you got to do with this matter?" roared Kraft, furiously.

"I represent Mrs. Owens. You will pay this money by five o'clock to-day or I'll have you arrested and prosecuted for obtaining money under false pretenses. That is all there is to it, Mr. Kraft," replied Fred, in a resolute tone and manner.

The bookkeeper staggered against his desk, the picture of consternation.

"I will settle with Mrs. Owens myself," he gurgled.

"No, you won't. You had your chance to do that a little while ago, and you turned her down. Now you'll settle with me, or take the consequences."

"You have no authority to interfere in this affair," said Kraft, tremulously.

"Yes, I have. That order is my authority."

"I can't recognize it. I have an arrangement with Mrs. Owens which I can hold her to."

"You haven't any arrangement with her. Even if you had,

the whole transaction is clearly illegal. You represented to her that you were a banker and broker, which you never were. Here is your alleged business card, which can be used against you in court. Perhaps I had better show it to Mr. Pindar and ask his opinion about it."

"Don't, for heaven's sake. He might discharge me," faltered the bookkeeper.

"Then he doesn't know that you have been issuing such cards, eh?"

"I never issued any of them."

"What do you call this, then?"

"I only got a dozen printed."

"Is that all? That proves that you didn't get them up for any honest purpose, I should imagine."

"I had them printed just for fun."

"There wasn't any fun in taking the \$900 from Mrs. Owens. It was every cent she owned in the world. What did you do with it?"

"I used it to make money with."

"In the stock market or at the race course?"

"You have no right to question me about my private affairs," replied Mr. Kraft, doggedly.

"All right. Are you going to settle with me by five o'clock?"

"I'll give Mrs. Owens \$100 on account, and the rest later on."

"No. You'll pay the \$900 by five o'clock or leave this office in charge of an officer."

"I couldn't raise \$900 in so short a time to save my life," whined the bookkeeper, now thoroughly rattled.

"What's the best you can do?"

"Maybe I can raise \$300 by to-morrow."

"Maybe won't do, Mr. Kraft. That isn't business. Mrs. Owens wants her money, and you've got to ante up."

"I can't do it on such short notice," groaned Kraft.

"Well, I'll give you a chance. Pay \$300 by four o'clock to-morrow and the balance on Saturday noon."

"I'll see what I can do," fluttered the bookkeeper, who realized that he was in a bad hole.

"Very well. I'll expect to see you in my office to-morrow, not later than four. If you fail to come to time I will first of all call on Mr. Pindar and state the circumstances to him, and then I'll get out a warrant for your arrest."

Fred then walked out of the office, returned to his own, and dictated a letter to Mrs. Owens which Miss Bancroft typed on her machine.

Fred signed it, enclosed it in an envelope, and sent Meyer out to post it.

Next day, about four, Kraft came in a very humble manner to Fred, handed him \$200, and said that it was the best he could do.

"How about the balance?" asked the young broker.

"I'll pay you \$10 a week."

"That won't do. It would take a year and a half for you to pay up at that rate. Bring in \$200 more on Saturday and I will give you ten weeks to pay the balance in. Those are the only terms I will make with you."

Kraft begged for more time, but Fred was firm, and the bookkeeper left feeling as if life wasn't worth living.

He had to pawn all his personal property of any value to raise the \$200 which he paid over to Fred on Saturday.

The trouble was, he had used the \$900 in a marginal speculation and lost the greater part of it.

He now had \$150 up on a rising stock, and the result of this deal was his only hope.

During the week he was fortunate enough to close the transaction out at a profit of \$300.

After paying Fred two \$50 instalments, he went in on another deal and realized enough to get himself out of his hole, a sadder and wiser man; but what his private feelings were toward Fred we leave the reader to imagine.

CHAPTER IX.

MEYER SUPPEGREENZ TO THE RESCUE.

One day before Kraft had completed all his payments on Mrs. Owens' account, Fred came into the office after having spent a couple of hours in the gallery of the Stock Exchange.

Meyer followed him in and said:

"You told me to keep mine ears open wide when I was out, and off I heard somedings apoud stocks I vos to told you. ain'd id?"

"That's right," replied Fred. "Have you heard something of that kind?"

"I ped you I heard someding yust a liddle vholes ago."

"Let me hear what it was," said Fred, with an interested look.

"Vell, while I vos standing py der elevators, Mr. Finkelsomedings und anodder shentlemans come up to took der machines down. Mr. Finkelsomedings said to der udder shent, 'Dere dot Dutch lobster is, I told you apoud, who vorks for Farnham der poy proker, vot is a soft snaps to sold Blizzard stocks to.' Der shent looks at me und says, 'Where did you got dat hat?' I vos insulded at such a questions und I looked at him dis vays," here Meyer assumed a wooden expression that made Fred laugh heartily. "He is a fools," said der shent to Mr. Finkelsomedings, und Mr. Finkelsomedings said, 'Yaw, he got a screw loose py his ubber story.' Den dey both laughed und I felt purty mad, I ped you."

"I thought you was going to tell me something in the stock line?" said Fred.

"Yaw, I come to dot now. After dey left der elevators I follow dem close und listen to deir talk. Der shent said to Mr. Finkelsomedings, 'Now, don'd forgot to got pusy mit O. & B. right away. Ve vant all dot ve can get yust so soon as bossible, and ve don'd vant to pay much over der market, vich to-day is 42.' 'Don'd you vorry,' said Mr. Finkelsomedings. 'I vill seen to it at vonce.' 'Haf der stocks delivered py der Manhattan National, C. O. D.' 'I vill done dot,' said Mr. Finkelsomedings. 'How apoud der sellings?' 'I vill seen to dot later on,' said der shent. Den der elevators come down und dey got apoard, und I did, too. Dot vos der whole things. Vot you dinks? Id amounds to somedings, yaw?"

"Yes, it looks pretty good. You are sure the name of the stock was O. & B.?"

"I would sworn to id py der Pible on," replied Meyer, positively.

"The gentleman told Mr. Finkelsheim that he wanted him to buy all he could of it as soon as possible, and have it delivered C. O. D. at the Manhattan National Bank?"

"Dot vos right."

"Very well, Meyer. If your information turns out to be a winner I'll raise your wages two dollars a week."

"Py shimmany, den I vill got \$10, yaw?"

"Sure."

"Do I got two dollars more efery dimes I found oud somedings like dot?"

"Yes, if it pans out."

"Py shinsher! I safe me all dot moneys und von off dese days I start oud mineseluf as a proker, I ped you. Den I got me married to Louisa purty quick."

Then Meyer went out into the reception room to think it over.

"Off dis shob don'd peen a soft snap I'm a liars," he said to the stenographer. "I oxbect to got rich von off dese days, I ped you."

"I hope you will, Meyer," the girl replied, laughingly for she and the German lad were on the best of terms.

"So vill you got rich, too, when you marry der poss."

"I marry Mr. Farnham!" exclaimed Miss Bancroft, blushing as red as a rose.

"Vhy not? You like him, don'd you?"

"You mustn't ask such embarrassing questions, Meyer."

"Vell, you don'd need to got so red py der faces. Id ain'd noddings to peen ashamed off. S'pose der poss asked you to marry him vonce, vould you done id?"

"Now, Meyer, aren't you awful!" she exclaimed, in a flutter.

"Vell, off I told you somedings you keep id to vourseluf?"

"What do you mean?"

"Vhisper. Mr. Farnhams is dead gone mit you. He told me dot you vos der finest und pest gel in der worlds. Dot looks like pizness I ped you. Dot's der vay I t'ink about Louisa."

"Now, Meyer, let's talk about something else," said the stenographer.

In the meantime, Fred was in his room figuring on going into a deal in O. & B. on the strength of what Meyer had told him.

The stock was ruling at 42, which was a low price for it. If there was going to be a boom in it he wanted to be in on the ground floor with the members of the syndicate who were going to back it.

After duly considering the matter, he put on his hat, and called at Westcott's office.

The broker was in, and appeared to be glad to see him.

"I want you to buy me 10,000 shares of O. & B., Mr. Westcott," he said.

"All right, I'll go out and get it for you right away."

"Here's your marginal security," said Fred, handing him a bunch of money which he had got from his safe deposit box on the way over.

Westcott counted the cash, and finding that it was correct, he turned it over to the cashier, and then putting on his hat went out to buy the stock while Fred went down Broad Street to see a Curb broker.

That afternoon, when, as had become his custom, he escorted Miss Bancroft to the station and uptown, he found her a bit more reserved than usual.

He had made an engagement with her to take her to the theatre that night, and when they parted she told him she would be ready on time.

After the show they went to an ice cream parlor and then took the train for the Bronx.

She lived several blocks from the station, and they did not hurry themselves after leaving the train, although it was nearly midnight.

The streets were silent and lonesome at that hour, and Fred took advantage of his opportunity to talk in a very confidential vein to the lovely girl who was every day becoming more dear to him.

She had very little to say as they walked along, and seemed to give more attention to the ground than usual.

They had walked half a block in silence and were approaching her home when Fred suddenly blurted out:

"Miss Bancroft, there is no use of my trying to conceal the fact, I've learned to think a whole lot of you since I made your acquaintance. I am thinking more of you every day. In fact, I love you very dearly, and I shall go on loving you more and more as time passes. Are you offended with me for telling you this?"

"No," she replied, in an almost inaudible tone, with head bent.

"Won't you tell me whether you care a little bit for me? Won't you tell me whether I dare hope that some day you will make me the happiest boy in the world with your love?"

She made no reply to this, but he thought she clung just a trifle closer to him than before.

At that moment they reached the corner.

Suddenly, and without any warning, three ruffians dashed upon Fred and struck him down, while another grabbed Miss Bancroft and stifled the scream that rose to her lips.

Fred, while dazed by the attack, was not overcome as easily as the rascals had anticipated.

He was up in a moment, and went for them with his sledge-hammer fists in a way that created some confusion in their ranks.

Three to one, however, was big odds for him to overcome, and he had his hands full trying to hold them off.

Unobserved by the ruffians, a stout boy with a flaxen-haired girl on his arm was approaching down the cross street.

They stopped short and looked at the scrap, which was taking place under a gas-lamp.

"Py shinsher! Dose shaps vill knock dot feller oud und run away mit his gel. I feel yust like tooken a hand mit dot scrimmage."

"You mustn'd done it, Meyer. You got yourseluf hurt, den vot would become off me?" said his companion, who was short and stout, and very pretty.

"Vell, off I got hurt I know id, I ped you; but you dink I vos a 'fraid-cat, Louisa, to stood py und see a young shent mit his ladyloaf got put oud of pizness? Nein. I don'd peen such a fellers as dot. You stood here yust a liddle vhiles."

"Now, Meyer, vos you crazy as a lunatic? I von'd led you go. I vill hold you py der arms so you don'd move."

"Louisa, I vos ashamed off you, to dink dot you would stood here und seen a gel und her svedheart in such a pad fix, und do noddings to helup dem."

Meyer Suppegreenz, for he it was, shook himself loose from his anxious sweetheart and made a break for the ruffians, just as one of them felled Fred with a glancing blow from a slung-shot.

Meyer uttered a wild yell and went for the three men.

The rascals were startled by his sudden appearance, and he bowled one of them over before they recovered themselves.

Then the other two started for him.

It happened, however, that a revolver had dropped from

the pocket of the chap the German boy had knocked down, and he snatched it up and fired it into the face of one of the others.

The bullet grazed the rascal's cheek, while the flash of the powder blinded him.

He shouted that he was shot, and staggered off with his hands to his face.

The report of the weapon ended the fight, for the others took to their heels and fled.

Miss Bancroft, the moment she was released, rushed to the spot where Fred lay half stunned, and kneeling down, took his head in her arms and called on him to speak to her.

Meyer fired after the retreating ruffians, without any effect, however, than to make them run faster, and then he came back and looked down at the pair he had saved.

The gaslight shone in their faces, and he recognized them in great astonishment.

"Py shinsher! Off id don'd peen Mr. Farnham und Miss Pancroft!"

Then he shouted for Louisa to come over, and she was soon standing by his side.

CHAPTER X.

FRED WINS THE GIRL OF HIS HEART

Tillie Bancroft was holding Fred's head in her arms and weeping, while she wiped the blood away from the wound on his scalp, which was not serious at all.

"Dear, dear Fred; speak to me!" begged the girl, who felt at that moment that the young broker was all in all to her, and she could not disguise her feelings in her excitement.

Meyer knelt down and looked at the cut on his employer's head.

He saw that it was nothing to be worried at.

"Dot don'd amound to noddings, Miss Pancroft. He vill spoke to you in a minutes. Yust wait a liddle und don'd got so excited."

In a few moments Fred recovered enough to realize that he was practically in Miss Bancroft's arms, and the sensation was so very pleasant that he took his time recovering completely.

"Vell, Mr. Farnham, how you felt now?" asked Meyer.

"Why, hello; that you, Meyer?"

"I ped you id's me."

"Why, where did you spring from?" said Fred, as he got on his feet and grabbed the stenographer's arm for support, for he felt dizzy. "And who is this young lady?"

"Dis is mine svedheart, Louisa Strauss. Louisa, dis is mine poss in Vall Street, Mr. Farnham."

"Happy to meet you, Miss Strauss," said Fred, as the young German girl made a bob.

"Louisa, I make you ocquainted mit Miss Pancroft, who vorks dot machine called der typewriters at our offices," went on Meyer.

Another bob from the flaxen-haired girl and a smile from the stenographer.

"You vish to know where ve spring from, Mr. Farnham? Vell, Louisa und me peen to a surbrise pardies at der houses off Mr. Koopenhous, der groceryman, who yust got back from a visits to der Faderland. Ve vos coming py der street down when ve seen der scrap, und I t'ought I vould took a hand in id to help der weaker pardy oud."

"Then I suppose Miss Bancroft and I owe our rescue to you, Meyer?" said Fred, grasping his office boy by the hand.

"Vell, I von't say dot ain'd der fact. I guess dot Louisa und me didn'd get here any too quick."

"So you carry a revolver, do you, Meyer," said Fred, observing the weapon that the German boy still held in his hand.

"Nein. One of dem shaps dropped id. I picked id up und shot von off dem py der faces, but he got away yust der same."

"Well, I'm much obliged to you, Meyer, and sha'n't forget what I owe you?" said Fred.

"You're velcome, und don'd owe me noddings."

"You're a plucky fellow, anyway, Meyer. Which way are you going?"

"Louisa und me haf two blocks more to gone, und den she vill be home. I lif py der corner grocery upstairs, yust a liddle vays more."

"Then Miss Bancroft and I will bid you both good-night, as we go up this street," said the young broker, taking Tillie's arm in his.

A few minutes later the stenographer had reached her own door.

Fred took her hand in his and put his arm around her unresisting form.

"You do care for me, don't you?" he said, eagerly.

"Yes," she replied.

"How much?"

"Oh, very much," she replied, turning her head away to hide her blushes.

"With all your heart?" he persisted, drawing her to him.

"Yes," she murmured, dropping her head on his shoulder.

"And I love you with all my heart, too," he said, raising her head and kissing her.

Next morning, when the stenographer was taking off her hat, Meyer said to her:

"Vell, vot you dinks of mine svedheart, Miss Pancroft?"

"She's a very pretty girl, Meyer."

"I ped you she is: You don't seen such a nice gel efery day, ain'd id?"

Miss Bancroft laughingly said that she fully agreed with him.

Just then Fred came in and bade them good-morning.

"Will you come in and take a little dictation, Miss Bancroft?"

"Certainly," she replied, getting her notebook.

Meyer looked at them meditatively, and then went to his seat and winked a big wink all to himself.

When Miss Bancroft came out of the room after a very brief interval, looking very rosy about the cheeks, Meyer was chuckling to himself at a great rate.

"I ped me mine life dot dictation vos only a plind so dot he could kiss her midout gifting der snap away. I done dot mit Louisa more as zwei dozen dimes minseluf," and he chuckled again.

After a little while Fred went out, and by eleven o'clock was in the gallery of the Exchange, looking down at the hustling traders on the floor.

Two days passed before there was anything doing in O. & B., and then it went up a couple of points.

Next day it went up a point and a half, and on the day after, which was Saturday, it closed at 47.

Fred, who was now looking for the boom to set in, was in the gallery early on Monday morning.

The stock opened at 47 3-8 and went with a rush to 49, then a bear raid was made on it, and it fell back to 43 in a few minutes, amid great excitement, for the brokers who had bought a short time before were eager to sell out at a loss, under the impression that a big slump had set in.

O. & B. did not get below 43, and shortly after it was rushed up to 50, amid renewed excitement, traders vying with one another in their eagerness to buy once more.

Many of the purchasers were brokers who had sold short a few minutes before, and the unexpected rise forced them to buy in order to cover their sales.

At noon O. & B. was up to 55.

Had Fred sold out at that price he would have made a profit of \$80,000 that morning, or about \$130,000 altogether.

He held on, however for he believed the price would go higher.

After that it advanced much slower than he thought it would, and was going at 57 1-8 when the clock of the Exchange stood at two.

Fred then concluded that he wouldn't hold on any longer. He knew that Westcott was on the floor, so he went downstairs and sent in for him.

When the broker came in answer to his call, the young trader told him to sell out his shares at the market.

Westcott nodded and went back to carry the order into effect, while Fred went to lunch with a healthy appetite, for he figured that he would come out \$150,000 ahead of the deal.

When he settled up with the broker he found that his calculations had been correct, and that he was now worth \$213,000.

That day, as he was returning to his office after lunch, he overtook Tillie at the entrance to the building.

They got off at the fifth floor by mistake and as soon as they discovered their error they started for the next floor by way of the staircase.

Right ahead of them was an old gentleman who was ascending the stairs with the slowness and deliberation of one afflicted with the infirmities of age.

At that moment Broker Owen Pindar ran out of his office, which was close to the head of the flight, and dashed down the stairs in a great hurry.

He had a bundle of papers in his hands that looked as if they might be certificates of stock.

Mr. Pindar, in his reckless haste, collided with and upset the old gentleman who was ascending the stairs ahead of Fred.

Farnham, indignant that he did not stop to apologize, lowered his head and butted him squarely in the chest.

CHAPTER XI.

FRED MAKES A NEW FRIEND AND GETS A COMMISSION.

Broker Pindar went backward, tripped over the old gentleman's body, and landed on his back at the turn of the staircase.

The papers had flown out of his hand and were scattered over the marble floor below.

He was sputtering with rage when he got on his feet.

"You young villain!" he roared, shaking his fist in Fred's face as the boy was assisting the old gentleman up. "You did that on purpose!"

"I admit it. You deliberately knocked this gentleman down and started on without pausing to see whether he was injured or not, or even to apologize. You acted like an overgrown hog, and I guess I didn't give you any more than you deserved."

"How dare you call me an overgrown hog, you jackanapes?"

"I didn't say you were, I merely said that you acted like one, and so you did."

"I will make you pay for this outrage," gritted the trader. "I'll have you arrested for assault!"

"All right. Go on and have me arrested. I'll tell the magistrate how you acted to this old gentleman, and I'll bet he'll make you feel like thirty cents."

Mr. Pindar said something not altogether polite, and then hurried downstairs to recover his papers.

"I trust you are not hurt, sir," said Fred to the old gentleman.

"I feel as if I had been rather roughly handled," replied the old man, with a feeble kind of smile.

"I suppose I will have to apologize for Mr. Pindar's rudeness, as he is a brother broker, if only for the honor of the fraternity. I don't think many traders would be so grossly impolite to an old gentleman like yourself. I told him what I thought of his conduct, and I hope it will make him more cautious in the future when he's in an uncommon hurry. Allow me to assist you up the rest of the way."

"Thank you, young man. You are very kind. Might I ask your name?" he added, as they walked up the balance of the flight.

"My name is Fred Farnham. I am a broker, though a new one."

"I am glad to know you. My name is Robert Marsh, and I am a retired operator myself."

"Pleased to make your acquaintance, Mr. Marsh. Will you step in my office and take a seat for a little while?"

"I will walk in for a few minutes. My nephew's offices are on this floor, and I am on my way there. I got out of the elevator on the wrong floor, that is why I started to walk up the staircase."

On the way to his office, Fred learned that Edward Gibbons, a Curb broker and mining operator, on that floor, was Mr. Marsh's nephew.

The young broker led the old gentleman into his private room and handed him a chair beside his desk.

"You are quite young to be in the brokerage business for yourself," said Mr. Marsh. "May I ask how old you are?"

"Nineteen."

"How long have you been in business?"

"About three months. Prior to that I was the Exchange representative of Mr. Robert Fulton, who has retired from active participation in the affairs of the Street. I was in his employ nearly six years, beginning as his office boy and messenger, and working my way up. While acting for him at the Exchange I participated in a number of lucky deals on my own hook and accumulated a small capital, which I have since increased to over \$200,000."

"Indeed! You have been very fortunate."

"Well, I have no complaint to make, so far. I hope some day to be worth a million or two."

"You have your life before you to make it in. My life is behind me, but still I have done very well. I don't believe I am in any danger of going to the poorhouse."

"That's a comforting reflection when one gets to be old and no longer able to hustle," replied Fred. "I have no doubt you find things very much different in Wall Street to what they were when you were a boy."

"Very much so. Young men of your age had a much better chance of becoming brokers then than now. It didn't take so much money in the majority of cases to carry on the business. Boys in those days grew up in the office and often became a member of the firm if exceptionally smart. A seat in the Exchange is now worth close on to \$100,000. Thirty years ago one could become a member for less than a quarter of that sum. It takes a small fortune to be in business in the Street these days. Things are worked on a bigger scale, which is the outcome of high financial methods. The big chaps now seem to operate altogether with loaded dice. They have a firm grip on the market, and nearly always win millions, while the smaller fry look on at the game and are glad to pick up the crumbs left over."

"That's right, sir. Wall Street runs the country these times. Two or three men of big wealth think nothing of buying a railroad now, watering its securities and unloading on the public at a handsome profit."

After some further conversation Mr. Marsh said he would have to go.

"I am under considerable obligations to you, young man, for your kindness, and I hope I may have the pleasure of meeting you again. I come downtown very seldom now, so that it is impossible for me to say when I could give you another call. However, I shall be much pleased to have you call on me at my home. I live with my daughter and her husband, although the house is mine, but will eventually go to my daughter and her children. The address is No. — East Sixty-eighth Street. Any time you may feel inclined to favor me with a visit I will be happy to see you. If you should ever get into financial difficulties, and find yourself in danger of going to the wall, let me know, and I may be able to help you out."

"Thank you, Mr. Marsh. I will give you a call in the near future."

The old gentleman then took his leave.

A short time after Mr. Marsh's departure George Westcott called and was shown into the private office by Meyer.

"I want you to do a little business for me, Farnham," he said.

"I'm right on the job," laughed Fred.

"I've got a large order to execute for a big customer," said Westcott. "For reasons, I don't want to be known in the matter, so I thought you might be able to do the buying for me."

"I'm ready to attend to it."

"The stock is to be delivered C. O. D. at the Atlas National, so all you will have to do is to pick it up at the best price you can within a couple of points of the market."

"What is the name of the stock?"

"A. & P."

"How many shares do you want?"

"Any part of 30,000."

"That's quite an order."

"Yes. I'll divide the commission with you."

"All right. That is quite satisfactory."

Mr. Westcott left, and then Fred started out to gather in the 30,000 shares of A. & P., if he could find them.

The stock was going at 72.

By three o'clock Fred had bought 12,000 shares.

As he was making a bee-line for the office of a broker whom he had been directed to, Wentworth came along and stopped him.

"What's your rush, Farnham?" he said.

"I'm busy," replied Fred, who hadn't spoken to the trader since the day he was in his office and made the purchase of Blizzard stock.

"Come in and take a drink."

"Thank you, but I think I told you once that I do not indulge."

"You can take a soda, can't you?"

Fred was not anxious to enter the cafe, but he felt that it would look discourteous to refuse Wentworth's invitation,

though he knew the trader was no friend of his, so he went in with him and took a sarsaparilla, while Wentworth ordered a mint julep.

"This is my tenth to-day, Farnham," he said, as he pulled the glass toward him.

"I should think it was ten too many."

"Oh, I'm used to them. They keep me primed up for business."

"Some day they'll do you up altogether."

"Don't you believe it. They're good for my health. Are you buying anything these days?"

"Yes."

"What is it?"

"Blizzard, if I can get any of it."

"You're joking, I guess."

"No. I've got 20,000 shares in my safe which some good friend of mine unloaded on me just before the bottom fell out of the mine. I'm keeping the certificates as an object lesson. One of these days, when the mine comes to life, if it ever does, maybe the laugh will be on my side."

"When those prospects peter out it is generally for good," grinned Wentworth. "You'll never realize anything out of Blizzard."

"If I recollect aright, when you offered me 10,000 shares of it at 12 cents, you praised the mine up as a winner," replied Fred, dryly.

"I thought it was at the time."

"You were glad to sell me those 10,000 shares at 12 later on, just the same."

"You bought them for a customer," said Wentworth.

"How do you know I did? I didn't tell you."

"I had an idea."

"Yes, I bought them for a customer, but I guess I got them back again. Well, I'll have to leave you. Have a cigar on me."

"Don't care if I do."

Two minutes later Fred was on the street again.

CHAPTER XII.

FRED MAKES ANOTHER HAUL IN THE MARKET.

Fred secured 6,000 more shares of A. & P. by four o'clock, and the balance of the order he filled next day before noon.

He then notified Westcott by note that he had bought the whole of the stock, which he presumed had already been delivered at the Atlas Bank.

The broker complimented him on his success and sent him a check to cover one-half of the commission.

That closed the matter, and Fred felt at liberty to look around and see if he could buy a few shares on his own account, as he suspected that Westcott was buying for a syndicate that intended to boom the price.

He found it so scarce that he was only able to buy 3,000 shares at 72 1-8.

He got the broker who had it to hold it for him on a 10 per cent. margin.

On his way back to the office he dropped in on Wentworth and asked him if he had any of the stock.

"Not a share, Farnham; but Finkelsheim has some."

"Sure of that?"

"He had it yesterday, at any rate."

"I'll call on him and see if he's got any now," said Fred.

Getting out of the elevator on his own floor, he walked into Mr. Finkelsheim's office.

The broker was surprised to see him, and after telling him to sit down, asked the young broker what he could do for him.

"I want to get some A. & P. shares. Mr. Wentworth said you had a few."

"How many do you want?"

"That depends on what you're asking for them."

"I'll let you have any part of 5,000 for 73."

"No, I can't give more than an eighth above the market. If you want to sell the block at 72 1-2 I'll take them."

"Margin or straight?"

"Margin."

"All right, you can have them," and the deal was made between them.

"Pindar has 2,000, if you want any more," said Finkelsheim.

"I'm not buying anything from Mr. Pindar. If you want to get them for me I'll take them at 72 1-2."

"Wait a moment."

Mr. Finkelsheim called his boy and sent him with a note to Mr. Pindar.

He came back in a few minutes with the stock.

An hour later the price of A. & P. advanced to 73.

On the following day Westcott himself bought all that was in sight on the floor at prices varying from 73 1-8 to 74 3-4.

Then some of the other brokers woke up to the fact that there was something in the wind about A. & P., and their efforts to get the stock sent it to 76.

Mr. Finkelsheim called twice on Fred that day, and the last time found him in.

"I'll give you 76 for those 7,000 shares I'm holding for you," he said.

Fred declined to sell, saying that he was looking for it to go still higher.

"Did you get a tip on it?" asked the broker, curiously.

"No. The only tips I ever got were those you gave me."

"Me!" exclaimed Finkelsheim in surprise. "I never gave you or anybody else a tip. You are dreaming!"

"You mean I dreamed it. I guess you're right. I do have funny dreams sometimes. For instance, I dreamed that you once sent a lady in here with 20,000 shares of Blizzard mining stock to unload on me at 12 cents, just about the time the bottom fell out of the mine."

Mr. Finkelsheim gasped and changed color, for he had not the slightest suspicion that Fred had any inkling that the trick played upon him was a put-up job on his part.

"Unfortunately," continued the boy trader, "the dream occurred too late. I was chump enough to buy the stock, and it's in my safe now, worth about so much old paper."

"Are you hinting that I sent a lady to you with that stock?" asked Finkelsheim.

"Oh, no, I'm not accusing you of doing such a trick, though I believe such things are considered as legitimate in Wall Street. I merely said that I dreamed it."

"I should hope that you wouldn't think me guilty of taking any advantage of you," protested his visitor.

"I accept your plea of not guilty," laughed Fred. "Well, that wasn't the only remarkable dream I had in which you figured. About three months ago I dreamed that you, Pindar and Wentworth came in here to see me. While you were here you put me on to the fact that you were all interested in a syndicate that was about to boom D. & G. The dream impressed me so much that next day I bought 3,000 shares of the stock at 60. The price went up soon later, and I unloaded the shares on somebody in the Exchange, at 76 3-8, and cleared \$16,000. That was a lucky dream, wasn't it?"

Finkelsheim gazed at Fred in a dumbfounded way.

It was evident that the boy broker had secured some advance knowledge about the syndicate in question, and had used it to his advantage.

What puzzled him was how had Farnham found the secret out?

The reader will remember that Fred got the tip through Meyer Suppegreenz, who heard the three brokers talking about the syndicate the day he was hired by his young employer.

"Then I had a third dream about you," continued Fred. "I thought some operator hired you to go out and buy O. & B. shares on the quiet. As my last dream had been so fortunate I decided to take a chance on that, too, so I bought 10,000 shares of the stock for 42. Sure enough, in a short time it began to go right up. I held on till it got above 57, and then sold out. I cleared \$150,000. I hope I'll have another dream of that kind that will net me a quarter of a million."

Finkelsheim was knocked all in a heap by this second revelation, and he did not know what to make out of it.

He began to wonder if the boy didn't have the gift of second-sight.

"Those were the only tips I ever got, and they came to me through you, as I have just explained," chuckled Fred. Finkelsheim grunted.

He would have given a whole lot to know just how Fred did get wise to the two facts in question, for, of course, he didn't take any stock in the boy's statement that he had dreamed the things he said he did.

He was sharp enough to see that the young broker was laughing in his sleeve at him, and he was hot under the collar over it.

He did not deem it wise to let on that the matter af-

fecting him in the least, so, asking Fred once more whether or not he could close out his A. & P. holdings at 76, and receiving a negative answer once more, he took his leave.

"I'll bet he won't get over those dreams for a week," chuckled Fred, after the visitor had gone. "He knows I got on to the information in some mysterious way, and that I made money by it. That will make him sick."

Next day the brokers in the Exchange began to howl over A. & P.

Everybody wanted to buy the stock, but it was scarcer than hen's teeth."

Whoever held the shares was not letting them get out.

And so the price went to 85 in short order.

Fred stood in the gallery and watched the circus below.

Every time the price went up another point he shook hands with himself, for it meant that he was \$10,000 richer on paper.

When it reached 87, Fred went to the office of the broker who held the 3,000 shares on margin and told him to sell the stock.

It was gobbled up in 1,000-share lots, and the price kept on up.

Then Fred noticed that the stock was coming out from other quarters.

"It's time for me to sell the rest of mine before the price begins to sag," he told himself, so he dropped in on Finkelsheim and directed him to sell the 7,000 shares in small lots at the market.

It was a bitter pill for the trader to help increase Fred's cash balance, but, of course, he had to go through with it.

Next day he sent his check to Fred, and the boy found that the 7,000 shares had been sold for an average of 88.

Altogether the young broker had cleared \$147,000 on the deal, which raised his capital to \$360,000.

CHAPTER XIII.

FRED REFUSES TO BECOME A MEMBER OF A BLIND POOL.

The afternoon of the day that Finkelsheim settled with Fred for the A. & P. deal, Wentworth and Pindar called at his office in response to notes.

"Well, what's in the wind, Finkelsheim?" asked Wentworth.

"I want to talk to you about Farnham," said the trader.

"Farnham, eh? What about him?"

"I just made \$150,000 for him."

"The dickens you did! How?"

Finkelsheim explained.

"That boy has hog luck. He must have got a tip about A. & P."

"I suggested as much to him, but he denied it."

"Of course he'd deny it. So would you or I under the same circumstances. The worst of it is that when he came in and asked me if I had any of the stock I referred him to you. I thought he wanted it for a customer."

"I know you sent him to me, but I didn't think A. & P. was going to advance the way it did."

"Of course you didn't, or you wouldn't have been such a fool as to sell him the stock."

"You got 2,000 shares out of me for him, too," growled Pindar. "I hate the boy. He upset me on the stairs the other day, and I've got it in for him. I'd give a thousand dollars to get even with him."

"Well, that's why I called you two to my office, to see if we can't get up some scheme that will bleach him out of his late profits," said Finkelsheim.

"I'm with you on that," said Pindar, eagerly.

"And you can count me in on it, too," said Wentworth. "I'm not stuck on the boy by a long shot. He's too fresh, to my way of thinking. I wish we could drive him to the wall. How much do you suppose he's worth?"

"I couldn't tell you, but he admitted to me that he had made \$166,000 on two deals, and he's just cleared \$105,000 through me on A. & P. That makes over \$270,000 right there. Then he must have had anywhere from \$20,000 to \$50,000 to start in business with. I think we may safely figure that he's worth \$300,000."

"That's a whole lot of money for a boy to be worth," said Wentworth.

"Well, it's up to us to get the bulk of it away from him if we can," said Finkelsheim. "Let's see how we can manage to do it."

They put their heads together and the interview lasted until after five that day.

Next morning Wentworth called on Fred.

"Say, Farnham, a number of the moneyed chaps are talking about forming a syndicate to boom a certain well-known stock. The item is ripe for such a coup, and we expect to make a quarter of a million all around. There are twelve of us in the deal already, and we want to make it a baker's dozen, so I thought I'd tip you off to the chance of getting in with us as the thirteenth man. What do you say? The ante is a quarter of a million apiece."

"What makes you think I have so much money as that? I've only been in business a few months."

"I know that, but it's said you've been very lucky. I heard Finkelsheim say you cleared over \$100,000 on A. & P. a day or two ago."

"Mr. Finkelsheim ought to know, for he put the deal through for me; but he ought not to tell tales out of school. He should have regarded the matter as confidential."

"Oh, he merely mentioned it in an off-hand way. Well, will you come in on the ground floor with us?"

"No; I'm much obliged to you for offering to take me in with you, but I don't care to invest in the syndicate business."

"You don't mean to say that you'll turn down such a chance as this to double your investment?"

"I've made it a rule to go it alone, and therefore I must respectfully decline to go into any combination where I cannot have the exclusive control of my own money. A quarter of a million is a lot of money to put up before you even know the name of the stock that is going to be boomed."

"I'll let you know the name of the stock before you advance a dollar, as long as you guarantee to go in with us," said Wentworth.

"Why, isn't that the same as putting up the money? If I pass my word to join the pool I'll be in honor bound to cough up when the time comes. Suppose I don't fancy the stock. I can't draw out. No, Mr. Wentworth, no blind pools for me, thank you."

"You're foolish, Farnham."

Mr. Wentworth looked disappointed.

He had expected the boy would be flattered by the proposition, and would be glad to get in on the inside of the pool in question, which, in point of fact, was a trap laid to catch his money by the three traders the previous afternoon.

Then an idea struck Wentworth.

"I'll tell you what I'll do. I'll tell you the name of the stock without any other pledge on your part than your promise not to mention it to anybody else."

"No, I'd rather not have you tell me, because I don't intend to go into the deal."

"Is that final, Farnham?"

"It is," replied Fred, very decidedly.

"All right. I'll have to look up somebody else. I'm sorry you are missing one of the chances of your life; but, of course, you are the doctor."

Thus speaking, Wentworth left the office.

He went to Finkelsheim's office and told him that Farnham wouldn't bite.

"Then we'll have to get up some other scheme," replied the trader.

"I'm afraid we'll have our work cut out to do him, as he seems to be plaguy cautious about what he does. I'm afraid that Blizzard matter has made him wary."

"Pshaw! We'll get him yet. If you and Pindar will guarantee to see me through I'll work him some way before long."

"You can depend on me," answered Wentworth. "And from the way Pindar feels toward him I guess he'll go the limit to get square with the boy."

"Well, I'll see Pindar later. You'd better drop in here at four."

Wentworth promised to do so, and went away.

In the meantime, Fred was thinking his visitor's proposition over.

"I wouldn't go into a pool arrangement anyway, except under certain circumstances not likely to come my way, and I certainly would be a fool to go into anything connected with Wentworth and his friends, which means the Finkelsheim crowd. Why, they would pluck me as bare as a marble

floor. They showed what their sentiments are toward me when Finkelsheim put up that Blizzard job, which was a mere flea-bite in its way. I wouldn't be at all surprised if Mr. Wentworth's proposition covered some conspiracy to get legal possession of my funds. It would be like that crowd to do such a thing. No, I'm not going to walk into any more traps if I can help myself."

At that moment Meyer returned from an errand to the Mills Building.

"Der questions mit me yust now is, do I got two dollars more a weeks or don't I?" said the German boy, as he laid a note on Fred's desk.

"What, are you striking for higher wages already, Meyer?" laughed the young broker. "You're getting about four dollars more now than most messengers who have only been three or four months in the Street."

"Nein. You dinks I peen a fools? Vot I vish to said is dis: I haf yust picked me up some more informations about stocks, und I vos vondering off it vos going to pan me oud two dollars a week."

"Oh, I see what you're getting at, Meyer. What is it this time? If you've caught on to another good pointer you'll be the highest salaried office boy in Wall Street."

"Vell, when I vos standing py der vindars off der offices where I vhent in der Mills Pilding, vaiting for a shance to seen der poss und gif him der notes you sent me mit, two shents vot look like prokers come py a door oud und von off dem said to der udder, 'Shim, ve must pay all der J. und D. we can stood for pefore der news off der consolidations mit der M. und N. gets oud py der Streets.' Und der udder shents said, 'Yaw, I ped you.' Dot's all vot I hears. Vot you dinks apoud id?"

"It looks like a good tip, all right, Meyer. I'll see what use I can make out of it," replied Fred.

"Off you make somedings oud off id den I get me two dollars more vages, ain't id?"

"That's right," replied Fred, and Meyer left the room perfectly satisfied.

CHAPTER XIV.

FRED PULLS OFF ANOTHER SUCCESSFUL DEAL.

There had been reports in the papers off and on for six months about a contemplated consolidation of the J. & D. with the M. & N. system, but nothing definite had come of it so far.

Fred had read these accounts and had speculated more than once on the probability of the consolidation going through.

If it did he knew that the insiders and their friends would buy all the J. & D. shares in the market they could get hold of, and when the consolidation had been officially confirmed the price of J. & D. would take on a boom and then the wise ones would sell out at top figures and reap a golden harvest.

From the information that Meyer's sharp ears had corralled it looked as if the consolidation had gone through, in which event it would be announced in a few days.

J. & D. was ruling around 40, and Fred thought the chance of making a good haul in the stock was worth taking a risk on.

He judged, however, that the surest indication of the consolidation would be a scarcity of J. & D. about the Street.

If the stock was easy to be gotten he wouldn't touch it, but if, on the contrary, it was difficult to locate, he would buy as much of it as he could get hold of, which he didn't think would be much.

Accordingly, he started on a tour of the broker's offices. Out of a dozen traders he only found one who had any of it, and Fred bought what he had—2,000 shares, at 40 1-8.

Next day the young broker left an order with Westcott to buy him any part of 10,000 shares, and then resumed his still hunt among the offices.

He found 3,000 shares more, but had to pay 40 5-8 for it. Then he gave up and waited to hear from Westcott.

After the lapse of a day and a half he got a note from the broker which said that Westcott had bought 7,000 shares, the last 3,000 with great difficulty, and that he didn't think he would be able to get the balance.

He had been obliged to pay an average of 43 for it.

Fred was now satisfied that the consolidation was an undoubted fact.

Next morning a paragraph appeared in one of the financial papers to the effect that there was a rumor that the M. & N. system had secured full control of the J. & D. road.

The result was J. & D. went up to 48 that day.

Next day it rose to 50 by noon, then the consolidation was officially announced as a fact.

The value of J. & D. rose to 60 before three, at which figure Fred ordered Westcott to sell his 7,000 shares.

The broker disposed of the stock in small lots, and easily got rid of it at the top of the market.

The 5,000 shares that Fred had bought outright for something over \$200,000 he sold through another broker, receiving 58 1-2.

When everything had been settled for, Fred was ahead a little over \$200,000, and was now worth \$567,000.

He called Meyer into the office and told him that his wages were raised to \$12 a week, and in addition handed him a brand-new \$100 bill.

That afternoon, when Fred and Tillie Bancroft were alone in the office, the young broker told her that he was now worth over half a million dollars.

Of course she was delighted to hear he was so successful in his business, for she now had a personal interest in all that concerned him.

That very afternoon, Finkelsheim, Wentworth and Pindar held another meeting in the former's office to consider the question of doing up the boy broker on that floor.

This was the fourth meeting they had held on the subject, and no definite plan had so far been hit upon to take the place of the scheme which had missed fire.

"I've got an idea at last that ought to scoop his money if he'll bite," said Finkelsheim.

"What is your idea?" asked Pindar, impatiently.

"My scheme is to buy options from him on a certain stock, say C. & O., which is now ruling at 70, to run fifteen days, then we'll quietly corner the stock and call on him to deliver it."

"The scheme is all right, if it works, but I haven't much confidence in it as a winner, for it's my firm conviction Farnham will turn it down like he did the blind pool. He's not such a fool as we took him for at first, Finkelsheim, mind what I tell you," said Wentworth, nodding his head in a positive way.

"We'll need a barrel of money to corner the visible supply, and then hold the price up long enough to put the deal through successfully," said Pindar.

"We can get all the cash we want. I can call on all the boys who went in with us on the D. & G. pool. Just leave the organization of the scheme to me. We'll make the ante a quarter of a million each. With twenty members in the pool, that will give us a working capital of \$5,000,000. The banking house of Isaacs, Cohen Company will act as treasurer, and will advance 70 per cent. of the market value of the stock as fast as it's turned in to them. The house will, of course, be a member of the pool. I count on a backing of ten million, which ought to be enough to swing the deal."

After Finkelsheim had outlined the syndicate plans, Wentworth and Pindar agreed to go in for a quarter of a million each.

The trader said he would get the other seventeen members, including the banking establishment of Isaacs, Cohen Company, in line, and would then call a meeting to arrange the details and secure payment of the first instalment of the necessary funds.

"As this deal is going through anyway, whether we catch Farnham or not," said Pindar, "I think it would be a good idea not to approach him on the option question until we have bought up all the shares we can get on the quiet without disturbing the present price. That will make it harder for him to find any if he sold us the option and then started to cover at once."

The other two nodded, and it was so decided on.

CHAPTER XV.

FRED SELLS AN OPTION ON S. & T. STOCK.

Three days later, Meyer, on his way to the elevator, picked up an envelope addressed in pencil to "William Wentworth, Johnston Building."

"Ventworth!" he said to himself. "I vonder off dot peen der Ventworth vot is in mit Fingelsomedings? Vell, I look me py der insides und found oud maype. P'rhaps I found anudder tips, den I vill get anudder raise."

Meyer never considered whether it was right or not to examine the contents of the envelope.

Everything was fish that came into his net.

He pulled out the enclosure and read it.

It wasn't very intelligible to him as a whole, but he saw that it was signed by Isidore Finkelsheim, and referred to some option business that was to be bought of Fred Farnham.

"I vill shown dis to der poss right away."

He returned to the office, and going into the private room, he handed the paper without the envelope to Fred.

The young broker glanced at the signature first.

He supposed Finkelsheim had given it to Meyer to hand him, so he began to read it, but had glanced over but a few words when his face assumed a look of surprised interest.

This is the way it ran:

"The pool is now complete. We meet at my office this afternoon at four. Don't fail to be on hand. I find that C. & O. is too risky for us to handle. Isaacs, Cohen Company advise the substitution of S. & T., as there are only 70,000 shares on the market, and it will be much easier to corner. Pindar has got a friend who will call on Farnham and try to get him to sell a ten-day option on 15,000 shares. He will offer him a ten-point advance, which ought to catch him. By that time we'll have the stock cornered and if he sells the option he won't be able to buy the stock to cover it, and we'll have him where the hair is short."

"Finkelsheim."

"Where the dickens did you get this, Meyer?" asked the astonished boy broker.

"I found id py der corridors oudside."

"Oh, you did? On the floor, I suppose?" looking sharply at the German boy.

"Yaw. Id vos py der inside off dis enfelope," and Meyer handed the cover to his employer.

Fred saw that it was addressed to Wentworth, and it was clear that that broker had lost it out of his pocket.

"Did you read it?"

"Yaw. So soon as I seen your names in id I bring id in to you. I said to mineseluf, 'Dere is some schemes here vot Fingelsomedings vos going to vork on der poss. I vill shown id to him, und dot vill put him py his guard on.'"

"Well, run along with that letter now that I gave you to take over to Westcott."

"Yaw. I vill peen dere purty quick," and Meyer vanished through the doorway.

Then Fred re-read the note.

"So the Finkelsheim crowd are going to corner S. & T., eh? Well, I guess I'll have to help them corner it," he chuckled. "Meyer has the most remarkable luck in getting hold of tips connected with those people. This will mean another raise in his wages. Then Pindar is going to send a friend to try and buy a ten-day option on 15,000 shares of me at a ten-point advance as soon as they get the stock cornered. If I sell it to him then they figure that they'll have me trapped because I won't be able to get the stock to deliver when they call on me for it. It's a cute trick. I can beat it, though, by buying 15,000 shares now at the present market price and holding on to it for the ten days. At \$10 profit a share I'll make \$150,000 in spite of their shrewd tactics. It would be a good scheme to buy 15,000 more shares and dump it on them after they have boomed the price. They'll only be able to get 40,000 shares altogether then, and I could make a big hole in their profits. That would be a fine boomerang to work on them. I'll do it. I'll bite at the option business and then take a fall out of them when they're calculating on my being in a hole."

Fred was highly ticked with the idea.

He put on his hat and went out.

He stopped at his safe deposit vaults and got the necessary funds, then he went to Westcott's office and handed in his order.

"Thirty thousand shares!" exclaimed the broker. "This is not for yourself, is it?"

"I'm not saying who it's for, Mr. Westcott. It will be quite a nice little commission in your pocket."

"I'll look for it at once. What's the limit? It's quoted now at 52."

"You can go as high as 54, but I want you to try and get it as near the market as possible."

"Of course."

Fred returned to his office and Westcott began his hunt for the stock.

He filled the order by noon next day, and notified Fred to that effect.

He paid an average of 53 for the entire lot.

It gradually advanced to 56 during the week.

About noon on Saturday Meyer announced a visitor.

It was a broker named Andrew Pollard, with whom Fred was pretty well acquainted.

This was his first visit to the boy broker's office.

"You've got quite a swell little den," said Pollard, after taking a seat beside Fred's desk.

"Yes, it's good enough for a new broker with scarcely any clients as yet," replied Farnham.

"It takes time to build up a brokerage business."

"It does that. People have got to know you before they feel they can afford to give you their business."

After they had conversed a while longer on indifferent topics, Pollard began to talk business.

"By the way, Farnham, have you done anything in the option line?" he asked.

"I can't say that I have."

"Any objection to selling me a ten-day option on S. & T.?"

Fred looked at him pretty hard.

So Pollard was the man Pindar had picked out to work the trick on him.

"I might, if you are willing to pay enough for me to run the risk," he replied.

"Well, as I've got an idea that S. & T. will go above 70 inside of ten days, I'd like to make a deal with you. I'll give you 66 and deposit five per cent. of the current value of the stock as a security."

"How many shares do you want?"

"Fifteen or twenty thousand."

"What do you want to pay me 66 for when you can go out and buy it on the Street for 56 or 57?"

"The fact of the matter is, I haven't the coin to make the deal, even on a 10 per cent. margin. I'm all tied up, but I'll have all the money I want inside of ten days."

"Well, I don't care to sell you an option for more than 10,000 shares. If that will satisfy you I'll do business with you. I guess I'll be able to buy the shares in at a good profit before the ten-day limit expires."

"Won't you make it 15,000?"

"No. Ten is the most I'll take a chance on."

"Well, if I can't do any better I'll take the option on ten. Half a loaf is better than no bread. Maybe I can buy another five- or ten-thousand option from somebody else."

"Probably. You might try Pindar, or Finkelsheim, or some other broker on this floor," said Fred, with a smile.

"Thank you for the tip. I'll drop in on Pindar after I leave here," said Pollard, with the ghost of a chuckle.

Fred wrote out the option, in which he guaranteed to deliver 10,000 shares of S. & T. to Andrew Pollard, or his order, at 66, any time he might call for it within ten days.

Pollard paid him 5 per cent. of the current value of the stock which was 56, or \$28,000, as a deposit, to be deducted from the balance due on delivery of the shares at 66.

The business having been completed, the visitor withdrew.

CHAPTER XVI.

FRED'S ENEMIES THINK THEY HAVE HIM DEAD TO RIGHTS.

On Monday morning Fred was down extra early at his office.

He knew something would be doing in S. & T. that day.

So, when ten o'clock approached, he went up into the gallery of the Exchange prepared to see the fun.

He was not disappointed in his anticipations.

When the chairman's gavel opened the business for the day Wentworth was standing at the S. & T. post.

A wash sale was made between himself and one of the brokers belonging to the syndicate of 5,000 shares, at 57.

Then he bid 57 1-2 for any part of another 5,000.

Nobody saying "Sold," he went on raising his bid a point at a time and the traders were attracted to the spot at once.

When he reached 60 somebody sold him 1,000 shares.

Then he kept on up to 66, where he rested, after making a wash sale at that price to secure a quotation.

Fred chuckled to himself.

"They think they have me now," he said to himself. "but I'm afraid they'll get a jolt when they call for the stock."

Many other brokers, suspecting that a corner was in progress, tried to buy the stock, but they couldn't get at it, and their eager efforts only succeeded in boosting the price to 72, where it closed.

Fred thought he'd make a bluff to get the stock from Wentworth and Finkelsheim, so, a little after three, he rushed into Wentworth's office in some apparent excitement and asked him if he had any S. & T.

"Not a share, my boy," chuckled the broker. "Do you want it bad?"

"Yes. I sold an option at 66, and I want to save myself."

"I'm afraid you're in a hole, for the stock is mighty scarce. I've been trying to get a lot of it for a customer, but 12,000 shares was the most I could pick up. It is mighty scarce, for some reason."

"What do you suppose is the reason?"

"Search me. I couldn't tell you."

"It must be cornered."

"If it is, how are you going to get your 10,000 shares to deliver?"

"I didn't say anything about 10,000 shares," replied Fred, almost laughing at the slip Wentworth had made.

"I beg your pardon. I thought you said you wanted 10,000 shares."

Fred called on Finkelsheim and asked him if he had any S. & T. stock.

"No, Farnham, I haven't any. Wish I had. It's gone up 15 points inside of a week. Got a customer who wants some?" he added, rubbing his hands in a satisfied way. "Better look in on Pindar. I think he's got a few thousand shares."

"You know Mr. Pindar and I are not on good terms. I wouldn't ask him to do me a favor for a gold mine," replied Fred.

Finkelsheim laughed.

"How bad do you want the stock?" he chuckled.

"What's the use of saying how bad I want it if I can't get it? Maybe it will come to the surface to-morrow at the present price."

Finkelsheim shook his head.

"A sudden slump would bring it out pretty quick," said Fred.

"No danger of a slump at present. It will see 90 before it goes any lower."

"I don't believe it will go to 80," replied Fred.

"I'll give you 80 for a three-day option on 10,000," said Finkelsheim.

"I'll take you," said Fred, so quick that it took his breath away.

"Write it out, and I'll give you the deposit—5 per cent. on the current value."

Fred wrote the option, took the money and left Finkelsheim hugging himself for joy.

That evening Fred called on Robert Marsh at his home. He received a warm welcome, and was introduced to Mr. Marsh's daughter, his son-in-law and the children.

During the evening, Fred told the old gentleman about the job that had been put up on him, and how he had prepared himself to turn the tables on the three conspirators.

"That was a sharp thing for you to do," said Mr. Marsh.

"One of them is the broker who upset you that day on the stairs. He's got it in for me hot and heavy because I bowled him over at the time and afterward spoke my mind so plainly to him. If I only had a couple of millions now I'd go in and try and break the market, and put the whole bunch in the soup."

"Can you give me a clear idea how the case stands at this point?"

Fred explained how the situation was at present.

"They're going to force the price to 80 or over to-morrow. Maybe they'll get it as high as 85. Then they'll probably call on me to deliver on both options. Of course I'm prepared to settle, and that will knock them silly. However, they'll take comfort in the fact of getting possession of 10,000 shares at 66 which they will try to sell for 80 or more. The moment both options are settled I'm going to

dump the 10,000 shares on the market in a lump. That will give the syndicate a mighty big jolt. They'll have to take it in or there'll be a slump. I guess they'll be able to handle it somehow in order to save themselves, and I'll make a profit of probably \$300,000 on it. I'll make a profit of about \$130,000 on the option at 66, anyway, and a profit of \$270,000 on Finkelsheim's option at 80. Altogether, I stand to rake in \$700,000 on the deal as matters are going. But it would please me even more if I could do them up on the corner, and make them lose a wad of money all around."

"You certainly make me think of old times, Farnham, when I made things lively in the Street every once in a while. I am like an old war-horse now who smells the battle from afar and longs to be in the thick of the fight once more. I have a great mind to help you win out against the men who have tried to down you, because they thought you were inexperienced and easy game for them. I will think the matter over to-night, and if I decide to take the risk I will ride down to your office in the morning and arrange matters with you. If I am not there, then you must carry your own programme out as you have decided on."

CHAPTER XVII.

HOW FRED BROKE THE MARKET.

Fred didn't go to the Exchange in the morning, but sat in his office waiting to see if old Mr. Marsh would come downtown, as he had half promised to do.

At eleven o'clock Meyer announced Mr. Marsh.

"Send him in here," said Fred.

Fred welcomed him and said he was glad to see him in his office again.

Mr. Marsh got down to business at once.

"Now, Farnham, how much cash have you got at this moment that you can handle?"

"About \$470,000, which includes the deposit of \$64,000 I got on the options."

"How much have you got up with your broker on the 30,000 shares as security?"

"I put up \$159,000."

"You will make a profit of how much on your first option?"

"About \$128,000."

"How much on the one you gave Mr. Finkelsheim?"

"About \$268,000."

"And you expect to make \$300,000 on your third batch of 10,000 shares, if the syndicate takes it in?"

"Yes, sir."

"Well, in order that there may be no hitch, I'll lend you enough money to settle for 20,000 of the 30,000 shares your broker is holding on margin, so you can have the certificates on hand to deliver. How much did you buy them for?"

"They cost me about 53."

"It will take \$1,060,000 to pay for them, less \$106,000 deposit you put up. That leaves you indebted to your broker in the amount of \$954,000 on the 20,000 shares. Well, you have, you say, \$470,000 cash. You'll need \$484,000 more. Allow me to sit at your desk and I'll draw you a check for that sum. When you go out for your own money you can get it certified at the bank, and take it to your broker's. Then you'll be able to bring back the certificates you need to settle your options with."

Mr. Marsh drew his check for the indicated amount.

Fred then put on his hat and went out to get the stock from Westcott.

He got the check certified, got his own cash out of his safe deposit box, and called at Westcott's office.

"I want to take up 20,000 of those shares you are holding for me, Mr. Westcott," he said.

"It will cost you \$954,000."

"Here is the money."

"All right. You'll have to come with me to the bank. I've got them hypothecated. The commission and interest charges you can settle later."

In twenty minutes Fred was on his way back to his office with the certificates.

"S. & T. is up to 85," said Mr. Marsh, when he entered the inner room where the old gentleman sat.

"The syndicate is pushing the price up in great shape," laughed Fred.

The words were hardly out of his mouth before Meyer came in and announced Mr. Pindar.

"Show him in, Meyer."

Owen Pindar entered the room with a half scowl on his face.

"You sold an option on 10,000 shares of S. & T. to Andrew Pollard, to be delivered at 66 within ten days on demand," he said, glaring at Fred. "Well, I bought that option and I have come to demand the stock at the price indicated—understand?"

"There is \$632,000 due on the stock. Did you bring a certified check for that amount?"

"I did not. You can't deliver the stock. You've got to settle with me on my terms."

"You are mistaken. Here are the certificates, which you can have when you bring me your certified check for the balance due."

Pindar gasped.

All he could do was to mutter that he would return with the check, and then hurried from the room.

He returned in half an hour with the check and got the certificates.

Fifteen minutes after Pindar's departure, Mr. Finkelsheim was announced.

"I'm ready to pay you 80 for those 10,000 shares of S. & T. You see, I was right when I said the price would go over 80, Farnham," grinned the broker.

"Did you bring your certified check for the \$764,000 due on the option?"

"I'll go and get the money," said Finkelsheim, looking like a beaten man.

He returned in half an hour with a certified check for the amount due, and took the stock away with him.

"That settles the options," said Fred. "Now to break the corner, if I can."

He rushed over to Westcott's office.

"Offer those 10,000 shares at the market, in one block."

"Great Scott! You're liable to start a panic, Farnham," replied Westcott.

"Don't you care. Please do as I ask you."

"All right. But if you break the market and the brokers learn you are responsible for it, they won't say a thing to you."

He offered the 10,000 shares at the market, and Wentworth nearly dropped dead.

The syndicate man had to take it in or throw up his hands.

As soon as memorandums were exchanged between them, Westcott offered the second 10,000 shares at 80.

The syndicate couldn't take it, and their failure to support the price broke the market right there.

S. & T. went on a slump, and other stocks followed suit.

Fred made nearly \$250,000 more on that deal.

His total winnings on S. & T. amounted to \$963,000, which raised his capital to \$1,500,000.

Finkelsheim, Pindar and Wentworth were ruined by the breaking of the market at the most critical moment for, after booming the price to 85, they were unable to realize on the 65,000 shares they had acquired.

Most of their associates were in the same boat, so that Fred practically wiped out what was known as the Finkelsheim crowd.

When he acquired his second million he asked his stenographer if she didn't think it was time for her to quit work at the office and take charge of the new house which had just been completed for him on Riverside Drive.

Her answer was satisfactory to him, and three months later he and Tillie were off on their wedding trip.

And thus we end our story of the Wall Street Boy Who Broke the Market.

Next week's issue will contain "A LUCKY CONTRACT; OR, THE BOY WHO MADE A RAFT OF MONEY."

SEND POSTAL FOR OUR FREE CATALOGUE

CURRENT NEWS

For more than an hour Otto Olson, employed by the New York Telephone Company, was imprisoned in a manhole at Fifty-first street and Eighth avenue by a horse which shied at a surface car and plunged into the hole. Two hundred volunteer rescuers helped firemen extricate the horse. Olson was uninjured.

The Chinese Government has contracted with the Siems-Carey Company of St. Paul, Minn., for construction of an additional 300 miles of railway. The line is to run from Chowkiakow, in Honan province, through Nanyangfu to Siangyangfu, in Hupeh province. Work has been begun by surveyors. It was a previous contract made with this American contracting concern by the Chinese that caused the Russian Government recently to lodge a protest at Peking against the action.

Japan will spend about \$53,316,470 on her navy in 1917, an increase of \$2,194,507 over the previous year's estimates. More than half the total is classed as "extraordinary" expenditure for various items, some of them due to the war. The sum of \$7,164,604 is for continuing the seven-year building programme, among the ships being three battle cruisers, three large and six small scout cruisers, twenty-seven destroyers and eighteen submarines.

The Ministry of Munitions of Great Britain is making a special appeal to university women and other women with a good education to join classes for training in skilled branches of engineering work. Classes are being opened in London, and the complete course lasts from eight to nine weeks. To those who pass a preliminary test at the end of a fortnight or three weeks a maintenance allowance is to be paid for the remainder of the course, and when proficiency is attained a minimum wage of about \$10 a week may be expected.

Much pressure is being brought to bear upon Congressman Charles C. Carlin, of Virginia, to push his bill urging the purchase by the Government of the land upon which was fought the battle of Bull Run. The bill was first introduced December 6, 1915, and is now before the House Committee on Military Affairs. It has been approved by Army engineers. Among other items, the resolution provides for the building of a highway from Manassas, Va., to the actual battlefield, the entire project to cost not more than \$50,000. Mr. Carlin, it is understood, has promised to try to put the measure through at the present session.

Moving pictures showing typical American manufacturing processes, welfare work in industrial institutions, and other details of American economic life are to be exhibited in South America, under the auspices of the Bureau of Foreign and Domestic Commerce. United States Commercial Attaches in South America are to make arrangements for having these films shown in the motion picture houses of cities where they are stationed. It is hoped that such exhibitions will be a preliminary to an extensive campaign by American manufacturers in South America. Already plans for such a campaign are being made.

It is reported that the tests of the aerial torpedo of Lested Barlow, a young man who perfected his invention under the auspices of the United States government, have been entirely successful. The torpedo was dropped from 2,000, 3,000, 4,000, 5,000, 6,000 and 7,000 feet. In two of the tests light charges of high explosives were used, and these are reported to have rocked the houses within a radius of four miles from the Mineola aerodrome on Long Island, where the tests were conducted. The Barlow torpedo is seven and a half feet long and weighs about one hundred pounds. Normally inert, the torpedo sets itself after it has fallen 300 feet, and detonates at a given point automatically no matter from what altitude it may be dropped. The torpedoes are carried in traps below the aeroplane, and are released by the moving of a small lever when the sights register on the target.

When the United States took possession of the Philippines only 29 lights of all classes were in serviceable condition on the coasts of the islands, and of these only a few were actually in operation, as many had been extinguished during the revolution against Spanish power previous to the American occupation. Many stations had been damaged or partly destroyed by the insurgents, and the rest had been sadly neglected. At the present time there are 151 lights of all classes, including 4 first-order flashing, 1 second-order, 9 third-order, 8 fourth-order, and 12 sixth-order flashing; 20 sixth-order occulting; 9 automatic flashing acetylene; 2 electric; and 85 minor fixed lights. The system is, however, far from complete. The total coast-line of the islands is about equal to that of the combined Atlantic, Pacific and Gulf coasts of the United States, not including Alaska, and there are more than 5,000 nautical miles of coasting routes and tortuous channels regularly navigated by vessels trading among some 300 separate ports.

ON TOP

OR

THE BOY WHO GOT THERE

By ED KING

(A SERIAL STORY.)

CHAPTER XVIII (Continued).

"He is guilty," said a harsh voice in the crowd. "What's the use of fooling! String him up. Give us justice!"

It was Horner who spoke, and his evil mocking face was visible to Tiff. The boy felt his rage rising. At that moment he was bitter indeed.

"You coward!" he cried. "You dare do this thing! It is a dark plot of yours, and Caleb Lowe is in it with you."

"Perhaps you can prove that," sneered Horner.

But before Tiff could reply his father held up a hand to enjoin silence, and said:

"I appeal to the sheriff. Have I not the right to say a last word?"

A hush fell upon the crowd.

"We can't deny ye that," said Blake. "Only make it short."

Julius Clark turned his white face to the crowd and, with head erect and firm tones, said:

"I have but little to say to you, and I realize that in your present mood it cannot have great weight. My name is Julius Clark. Not many months ago I left my home and friends in an Eastern town, falsely branded with the crime of forgery. I have worked early and late for the evidence to clear my name and save my family from disgrace. This is my son, whom Providence has sent to me in this dark hour.

"Now, men, I am not afraid to die. But I am not guilty of this awful charge. I realize the uselessness of making this statement. You will not believe it. I am in your hands. You thirst for my blood, therefore take it. I shall be only one more example of border justice. You are determined to have my life, and I have not the evidence to clear me. I ask only one favor before I go to meet my Maker. I wish a moment of conversation with my son."

There was a deep hush on the crowd. Bill Blake shifted his belt and said hoarsely:

"Ye kin have it!"

CHAPTER XVIII.

THE NEW MINING COMPANY.

It seemed to Tiff as if his brain would turn. He had an inward resolution. His father should not

be hung. He would fight the throng until killed himself.

Julius Clark had seemed to read his purpose in his face, for as he placed his arms about Tiff he said:

"My boy, this thing has got to be. There is no chance for me. But I do fear it. I want you to be brave and hopeful. Tell your mother——"

"Mother!" gasped Tiff, and then was silent.

Julius Clark clutched him and gazed searchingly into his face.

"Your mother!" he exclaimed. "Tell me—she is well?"

"Oh, my father!" wept Tiff, breaking down absolutely, "mother is—dead!"

For one moment Julius Clark grew rigid and cold. Tiff could feel his bosom heave.

"Dead!" he said in a hollow tone. "It is his work. Oh, John Melton, may misery rest on your soul! You are responsible for this thing!"

Then softly he disengaged Tiff's hold. Very calmly he turned to Blake.

"My friends," he said, "I am now eager to go."

All this had been heard and witnessed by the throng. There were many sympathetic hearts present.

"I say, friends," said one miner in a loud tone, "it's a leetle bit doubtful about this man. Suppose we give him a chance?"

A chorus of approval went up. But a harsh voice drowned it—the voice of Horner.

"Justice must be done in this town. He has had his trial like many a better man before him. Hang him up."

Tiff now started up like a young lion. His pistol leaped from his belt, and he faced the throng.

"I will fight to the death to save my father!" he cried. "You shall first kill me before you hang him."

"Same here!" cried a voice beside Tiff, and there stood Tug with his pistol ready. The next moment Jack Hope was also with them.

Bill Blake grew purple and pulled out his revolvers.

"What's this?" he shouted. "Ye can't block justice in this 'ere town! Get out of the way thar, ye passel of fools."

But a tall, commanding figure sprang through the

crowd. Colonel Pulsifer, white and stern, faced the crowd.

"Enough of this travesty," he cried. "You have no right to take this man's life without a fair trial."

"He's had a fair trial," declared Blake.

"I deny it," declared the colonel. "There are courts of justice in Montana. Take him down to Butte and deliver him up. This is nothing short of murder."

"He kain't sneak out of it so easy," shouted Blake. "He has been proved guilty an' he must hang! Git hold thar, boys, an' let's have the job over."

There would certainly have been enacted a dark tragedy then and there, but a man sprang out of the crowd.

"Hold on, pards," he called in a ringing voice. "I kin prove him innocent."

Every eye was upon the speaker. He was a dashing type of borderman. An exclamation went through the crowd.

"Jeff Judson!"

"Ye all know me, an' my word is good," cried Judson. "I kin prove that this tenderfoot didn't kill Davis."

"Waal," said Blake, in a surly way, "we'll admit yer word is good, Jeff. How kin ye do it?"

"I was on hand when he traded his Winchester, as he says, fer that bag of dust with Job Davis' name on it. The man who got the rifle is the guilty man. His name is Clifford Smith."

For a moment there was silence. The words and manner of Jeff Judson were firm and convincing. He was well known as a man of repute in the region.

Then a murmur ran through the crowd.

But Horner, with his sneering face and crafty manner, stepped forward:

"You forget that this man has been sentenced," he said. "This is all a game to get him out of the scrape."

But a chorus of dissenting voices arose. Popular sentiment, which had been trembling in the balance, was now decided. It had required only the explanation of Judson to effect this.

"Yer argyment don't count," cried Bill Blake with a sweeping gesture. "If this here tenderfoot was guilty we'd hang him. But here is the word of Jeff Judson, an' we all know him to be a square man. It is evident that Clifford Smith killed Davis, an' we've got the wrong man. What's yer sentiment, boys?"

A storm of cheers went up. Horner and his protests were drowned. In a moment the rough miners were thronging about Tiff and his father, shaking their hands and congratulating them.

It was the happiest moment of Tiff's life. He had found his father, and he had been proved innocent of the charge against him.

It seemed as if Colonel Pulsifer, Tug, and Jack Hope were even as happy as Tiff and Mr. Clark. The colonel insisted on all accompanying him to his room at the hotel.

There Julius Clark told his story. He had wan-

dered into the gold country in the hope of winning a fortune.

"I knew that to clear myself of the forgery charge against me I must have money," said he. "I had a powerful foe to fight. John Melton was only the tool. Only last week I struck a paying vein and took out fifty thousand dollars clear. I was just preparing to go East and face trial when I was seized upon this murder charge. I had given up all as lost when fate sent you to save me."

Until a late hour all remained in Colonel Pulsifer's room talking over the future.

"We would be indeed blind if we did not perceive one fact," said the colonel finally. "Caleb Lowe has showed his hand plainly. It seems certain that the acquisition of your land, Tiff, is a matter of vital importance to the Old Sledge Company."

"You kin bet that they know of rich pay dirt on that land," said Jack Hope. "I couldn't find it, but evidently they hev."

"There is certainly some powerful reason," said Tiff. "I only wish that we could discover a fortune in it."

"We will," cried Tug, with conviction. "I feel it in my bones! Let's all go over there to-morrow and dig."

But Mr. Clark and Colonel Pulsifer looked at each other in a comprehensive way. The colonel said:

"There is only one thing to do, Clark. You say you have fifty thousand dollars. I have the same. We will put it together and organize a mining company. Tiff's share will be the heaviest, as he owns the land. The rest we'll divide up equally. We will at once employ engineers and sink a shaft. Of course, it is groping in the dark. We may get nothing for our labor. We may strike it rich. We shall have the Old Sledge Company to fight. They have more money, but we need not stand aside for that. What do you think of this proposition?"

There was a moment of silence. Tiff's eyes were like stars. Jack Hope spoke up:

"It's all right, pards; but I couldn't think of goin' in without payin' my way. I've got ten thousand—it's only a drop, but it might give me a share."

"Good!" cried the colonel. "One hundred and ten thousand in cold cash and the land. That will give us a good start. Hurrah for the New West Mining Company!"

All rose and gripped hands.

"It's a contract!" cried Julius Clark. "I am with you heart and soul. Of course, I must go East and face trial——"

"We won't consider that now," said the colonel.

"See here," spoke up Tug, "I haven't any money to put in, but I'll stick just the same and work like Sam Hill."

"You'll have an equal share with me, Tug," cried Tiff, heartily. "Don't you forget that! We are pards for life. I feel sure that we will yet be on top. There is gold on our land, I feel sure of it! Success to the New West Mining Company."

(To be continued.)

FROM ALL POINTS

GIRL DANCES ON FALSE FEET.

Little Grace Riven, of Baltimore, Md., four years old, romps and plays, and even dances, the same as other children, although she lost her feet in a street car accident some time ago. Grace has artificial feet, and with her pluck and confidence she has learned to dance and to use the artificial feet almost as well as if they were natural.

MULE KICKS OFF BOY'S EAR.

Clement, ten-year-old son of Jacob Rossman, of Peru, near Norwalk, O., had his left ear kicked off by a mule recently as he was leading the animal to pasture. The boy was thrown into convulsions, and surgeons are awaiting improvement in his condition before operating.

Vina C. Mullinix, Postmaster at Wilder, Tenn., a town of less than 500, obtained six recruits for the regular army in December, the War Department announced recently. She received \$30 for her work. Army officers say if one-twelfth the number of Postmaster available as recruiting agents had done likewise, the army now would be considerably in excess of the authorized strength.

DEER PLAY HAVOC ON FARMS OF SCOTLAND

Scotland is suffering from the deer pest. Hundreds of herds are descending on farms and devouring crops. Farmers and land agents are demanding amendments to the game laws so that more deer may be shot and the food supplies increased.

Some 9,000,000 of Scotland's 19,000,000 acres are officially described as "mountains and heath grazing land." Of this more than 2,000,000 acres are deer forest proper, and on much of the rest deer compete with sheep and cattle for the pasture. One of the biggest sheep farmers in Scotland declares that a nation less inured by tradition to the dominance of the great landowning families would long ago have demanded that deer should be confined to the poor lands, and that the better lands should be used for crops, pasture or forestation.

SEA FOODS BIG YIELD.

Canadians took fish, fish products and other sea food of a marketed value of \$35,860,708 from the sea and inland lakes last year, according to the Fisheries Branch of the Department of the Naval Service of the Dominion. The British Columbia catch alone amounted to \$14,538,320, while that of Nova Scotia came second with \$9,166,851, and New Brunswick third with \$4,737,145. The catch was far greater than in any preceding year.

The coast line of the Atlantic Provinces, from the Bay of Fundy to the Strait of Belle Isle, without taking into account the lesser bays and indentations, measures over 5,000 miles. British Columbia, on the Pacific Coast, with its numerous islands, bays and fiords, has a sea-washed shore of 7,000 miles. In addition to this salt water fishing area, Canada has 220,000 square miles of fresh-water lakes, abundantly stocked with fish.

On the Atlantic Coast there are two classes of fish—the deep sea, which takes in the cod, haddock, hake, pollock and halibut, and the inshore or coastal, which includes, besides these, herring, mackerel, alewife, shad, smelt, flounder and sardine. The most extensive lobster fishery known is carried on along the eastern shore of Canada, while excellent oyster beds exist in many parts of the Gulf of St. Lawrence.

TREE CISTERNS.

The baobab tree, *Adansonia digitata*, a member of the hollyhock family, common in the Sudan, is one of the freaks of the vegetable world. It has a large bottle-shaped trunk which, though scarcely reaching the height of sixty feet, is often more than a hundred feet in circumference and is therefore one of the largest of plants. The stubby branches which spring mostly from the top of the stem, are so broad that the natives can sleep on them. The interior of the trunk is soft and spongy and, as in other trees, may decay and form large cavities in which rain water accumulates. Acting on this hint of nature, the American Botanist says the natives of Kordofan have hollowed out the trunks of many specimens and in rainy seasons fill them with water for use when the rains cease. A hole is often bored near the base by means of which the water is drawn off as wanted.

In a recent Kew bulletin an officer in the Darfur campaign says that in Kordofan they have no water for hundreds of miles and the natives live in the dry season on water stored in hollow trees called tebaldis. They are ugly, bottle-shaped trees, all trunk, from six to twenty feet thick, and a good one holds 1,000 gallons. Each family owns certain trees and each tree has its own name. The natives scrape a small hole at the base of the tree and after a rain everybody turns out to fill tebaldi trees. A man stands at the top of the hole, about twenty feet up, hauls up the water in a skin bucket and pours it into the tree. It keeps sweet and is better than well water.

The fruits of the baobab are oval, brownish green, about the size of a cucumber and contain an edible pulp of which the monkeys are very fond. From this fact the trees are sometimes called the monkey bread tree.

GOOD AS WHEAT

OR

THE BOY WHO WAS ALL RIGHT

By GASTON GARNE

(A SERIAL STORY.)

CHAPTER X (Continued).

"Et's kind uv 'im ter let us know that we're safe till ter-morrer," said Boggett, sarcastically.

"Jove, I'm afraid that we are in for trouble!" said Sam.

"Well, I guess we can make them some trouble while they are making us some," said Bob.

"Thet's ther way ter tork et, Bobby!" said Billock, approvingly.

"Say, ye loud-mouthed feller, come down an' let's hev er look at yer head-piece!" called out Boggett.

"Yaas, we want er see whut ye look like," from Billock.

"You will see me if you remain in this region," came the reply, "and you will be sorry that you did!"

"I don't doubt et," retorted Boggett. "I'll bet ye're ugly enuff ter skeer er train offen ther track!"

"Beware!" came in the warning voice. "Take warning, and go in the morning."

"Oh, you go West!" cried Boggett.

"Say, d'ye own this heer land, stranger?" called out Billock.

"I do! And I do not allow intruders upon my domain! If you remain you will seal your own death warrant!"

"Say, Hank, keep ther feller chinnin' ez long ez ye kin," whispered Boggett. "I'm goin' ter see ef I kin git my han's onter 'im!"

"All right," whispered Billock; and then aloud he called out:

"Say, who air ye, ennyhow?"

"Thet is no business of yours."

"Mebby now ye're right erbout thet; but ye see I'm chock full uv cooriosity—allers hav been, an' I like moughty well ter know who ye air."

"It doesn't matter; suffice it to say that I rule in this region, and usurpers and intruders are not allowed here."

"Say, ye mus' be king sumbuddy er other, hain't ye?" sarcastically.

"No matter; my word is law in this region, and you will do well to obey me and leave the first thing in the morning. If you remain your bones will soon be bleaching in the sun!"

"Shoo! Ye don' say!"

"Yes, I do say! But that is all that I am going to have to say to you to-night. It should be sufficient."

"Oh, say! Hol' on! Don' go yit. I like ter heer ye tork, I do so! Say, keep on chinnin', stranger; et keeps us frum gittin' lonesum, et does fur er fack!"

"I have no more words to waste on you."

Just then there was the sound of an exclamation, followed by a rattling and thumping, mingled with which were exclamations more forcible than elegant, and the next moment Boggett came rolling down right in the midst of the little party.

"Ha, ha, ha!" came from above. "You thought you would be smart and send one of your party up here to capture me, didn't you! Well, I am no alone, as he found out, and my comrades sent him back down faster than he came up. Ha, ha, ha! Let this be a warning to you. Beware! and good-night."

"Air ye hurt, Bill?" asked Hank Billock. It was not so dark but what the four could make out one another's forms, and Boggett was seen to rise to a sitting posture.

"Howlin' tomcats, no, I hain't hurt, Hank," replied Boggett. "Thet is, my body hain't; but my feelin's air, I want er tell ye. They're hurt sumthin' turrible. Jest ter think thet I let them ornery houn's grab me an' send me rollin' down ther slope like I wuz er bag uv pertaters er sumthin' like thet! Oh, creepin' centipedes! but I'll never rest till arter I've evened up ther score with them skunks, whoever they air."

"Ha, ha, ha! Ha, ha, ha!" came to their hearing, from a greater distance than before.

"Oh, haw, haw, haw!" roared Boggett. "Ho, ho, ho! Jest ye wait, ye blamed no-count, big-talkin' scoun'rels! Ef I don't make ye sweat fur ther way ye' han'led me, then my name hain't Bill Boggett!"

Then he explained to his comrades that he had crept up the slope, and had gotten the owner of the voice located, and was within a dozen yards of him, when suddenly he was set upon by at least half a dozen men, who grabbed him and sent him rolling down the slope.

"They seem ter think et funny, but I'm blamed ef I kin see et thet way!" he growled in conclusion.

CHAPTER XI.

BOB IN THE ROAD AGENTS' HANDS.

The four discussed the matter at some length.

It was evident that they were being watched, and that, even if they succeeded in finding the lake and island, there were scoundrels lurking at hand to keep them from securing the gold.

"We'll make er fight fur et, jest the same," said Billock. "We hain't came erway up here inter ther mountings ter be skeered back by big talk frum fellers whut won't show theerselves."

"Now, ye're layin 'et down straight, Hank," agreed Boggett. "We air goin' ter fin' thet gold mine an' cabbage some uv ther gold, er we'll shore make things lively fur ther scoun'rels, whoever they air."

"That's my ticket, too!" said Bob.

"And mine," from Sam.

Then, after they had exhausted the subject, Billock went on guard, and the other three lay down and went to sleep.

They took turns standing guard throughout the night, and were up with the sun next morning, and ate their breakfast with a relish. Danger could not blunt their appetites.

It was decided that Sam should stay at the encampment and look after things there, while the three went in search of the lake and island.

The three set out, each going in a different direction.

Bob went up the gulch.

He walked along at a fair pace, and he kept a wary eye out for possible enemies. The owner of the mysterious voice of the night before, or some of his comrades, might leap out at any moment, and the boy was determined to show fight if this happened.

He was well-armed, having a pair of revolvers and a knife in his belt, while in the hollow of his arm rested a Winchester rifle.

Bob was a good shot, too, and he felt that he was able to take care of himself under ordinary circumstances.

The gulch led upward at a sharp angle, and presently ended in a little basin of two or three acres. From here the way in all directions must be up rough and rocky crags and mountain-sides.

Bob paused and took a look around.

Then he selected a point for his ascent, and started to climb.

It was slow and difficult work, but he was strong and healthy, and he really enjoyed it.

Up, up, up he went, slowly but surely.

An hour's climb and then he entered a belt of timber.

This was half a mile wide, and when he emerged from it he found himself on a narrow plateau, strewn with rocks. At the farther side of the plateau was

a bluff perhaps two hundred feet in height, a perpendicular wall.

He had almost reached the bluff, when he suddenly discovered that at its foot, protected from view till he got close up to it, was a large cavern.

And he made another discovery—a very unpleasant one. In the cavern, reclining on blankets, smoking and taking it easy, were seven roughly-dressed, villainous-looking men, all armed to the teeth, so to speak.

They had heard Bob's footsteps, evidently, for they leaped up at this moment, and caught sight of the youth.

Quick as a flash they whipped out their revolvers and leveled them, while one, evidently the leader, cried sternly:

"Up with yer han's, youngster, n'less ye want'er die!"

Bob stood there, staring at them, half paralyzed by the turn affairs had taken.

He had been taken by surprise, but, anyway, he could not have done much against seven great, hulking desperadoes—as these men appeared to be.

But while standing there, in a half-daze, his mind was busy with a problem: Where had he heard that voice before?

Suddenly it came to him like a flash: This ruffian was the leader of the party of three road agents that held him up on the trail, when he was on his way to Silverton. The three had had masks on, so he was unable to recognize faces, but he was sure of this one's voice. The three had evidently secured new recruits to the number of four.

"Say, did ye hear what I said, youngster?" the ruffian cried, sharply. "Up with your hands, I say!"

Bob obeyed, though reluctantly.

"There, that's better. Jim, take his weapons away from 'im, and tie his hands."

One of the ruffians stepped forward and disarmed Bob, and bound his wrists together behind his back.

"There," said the leader, with a grim smile. "Now let's see you fiddle yourself out of this scrape, sonny!"

"You are the fellow, sure enough!" exclaimed Bob.

"What fellow?" with a leer.

"The leader of that party of road agents that held me up on the trail a few miles from Silverton a few days ago."

The ruffian nodded.

"That's the answer, sonny," he said, coolly. "Go up ahead."

"Why have you made me a prisoner?"

"That's easy answered: You have a paper that we want."

"A paper?"

"Yes; a map of this region, showing where a certain gold mine is to be found."

Bob shook his head.

"I have no map," he said.

(To be continued.)

TIMELY TOPICS

MISTOOK EAGLE FOR BUZZARD.

R. H. Beckley, a farmer of Kiowa, Kan., mistook an eagle for a buzzard the other day and set his dog upon it. After the great bird had made way with the dog the farmer took a hand. He was being close pressed when he obtained a pitchfork and killed the eagle. Beckley was torn about the face and back.

CHOCOLATE.

Chocolate is obtained from cacao, which is the seed of the cacao trees. It is quite often called cocoa, although this is not quite the correct way to spell the word. The cacao tree grows to a height of sixteen or eighteen feet when cultivated, says the Book of Wonders, but to a greater height when found growing wild. The cacao pod grows from the trunk of the tree, and is, when ripe, from seven to ten inches long and from three to five inches in diameter, giving it the shape of an ellipse. When you cut one of these pods open, you find five compartments or cells, in each of which is a row of from five to ten seeds, which are imbedded in a soft pinkish pulp. Each pod then contains from twenty-five to fifty seeds, which are what we call "cocoa beans."

The cacao tree was discovered by Columbus, so that we have good reason to remember him aside from his great discovery of America. The discovery of either of these would be enough for any one man, and it would be hard for some boys and girls to say just which of the two was Columbus' greater discovery.

Columbus found the cacao tree flourishing both in a wild and in a cultivated state. The Indians of Peru and Mexico were very fond of it in its native state.

Christopher Columbus took some of the cacao beans back with him to Spain, and to this day cacao is much more extensively used by Spaniards than by any other people. The first record of its introduction into England is found in an advertisement in the Public Advertiser of June 16, 1657, to the effect that:

"In Bishopgate Street, in Queen's Head Alley, at a Frenchman's house, is an excellent West Indian drink called chocolate, to be sold where you may have it ready at any time and also unmade, at reasonable rates."

ABOUT RATS.

The only wild animal that lives under the same roof with man is the rat, says the Literary Digest. We pay for his keep, although we are not on friendly terms with him. In return he plagues us in many ways; he gnaws our walls and furniture, steals

our food, and, above all, is active in the spread of disease. The annual rat-bill of the United States for food alone is estimated by Mary Dudderidge, writing in the Forecast, at one hundred and sixty millions of dollars.

The rat not only disseminates bubonic plague, but carries tapeworms, trichinae, flukes, roundworms and other parasites, besides being suspected as an active agent in communicating leprosy and infantile paralysis. It can gnaw through any common building material except stone, hard brick, cement, glass and iron. It destroys whole fields of grain, climbs trees to steal fruit, eats both fowls and their eggs and destroys game. It steals costly furs and laces for its nests, when it can get them. Much of our annual loss by fire is due to the rat, and he also starts floods by burrowing in dams and levees. He is a great traveller and is fond of living on ship-board, though, fortunately, he journeys little by rail. Finally, his fecundity is prodigious, the fond mother presenting him with numerous additions to the family circle sometimes as frequently as once a month.

The modern way of attacking the rat, this writer continues, "is to build it out." The rat-proofing of buildings is described as "a cheap form of insurance against fire and pestilence," Miss Dudderidge continues:

"When rats get into rat-proof buildings we have to resort to traps and poison to get them out, the former being the least objectionable. In the use of traps it must be borne in mind that the rat is extremely cautious and will not enter strange looking contrivances in search of food if plenty of other nourishment that is not open to suspicion is available. The trap should be strong enough so that the rat cannot force its head between the wire and escape, and should be dipped in boiling water or smoked before being set, to kill the human smell, or that of rats previously caught. It should not be placed in an open space, but along the wall or in a narrow runway, for the rat's vision is somewhat defective in the daytime, and depending on its whiskers as a guide it has to keep close to some wall or other boundary. Fish makes an excellent bait, but any odorous edible different from the animal's customary diet is likely to attract it. Poisoning should not be resorted to in dwellings, and some of the most efficient poisons are so dangerous that they should be used only by experts.

"Dogs, cats, weasels and ferrets are all useful, but the ordinary house-cat is too well fed to care for such diet, and if not inured to the hard things of life is not equal to a combat with a full grown brown rat. Non-poisonous snakes have been employed with considerable success in warehouses."

Fame and Fortune Weekly

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Good Current News Articles

It is asserted by army surgeons that the expressions on the faces of soldiers killed in battle indicate the cause of death. There is a look of repose on the faces of those who have perished from sword wounds, while there is an expression of pain on the countenances of those slain by bullets.

A warrant has been issued for Charles G. Poppleton, of Wichita, Kan., after police officers investigated a complaint by George Poynter, a crippled tenant, that Poppleton had removed the windows from the apartment he and his family occupy. Poppleton removed the windows in order to freeze out his wife and small children, stated Poynter. His wife and little ones were shivering with the cold before the removal of the windows, because Poppleton turned off the gas.

Scarcity of wheat flour in Holland may make that country resort to the bread card system, already in vogue in belligerent countries and adopted also in Holland for a period of two months last year. It is rumored that there will be a season of compulsory brown bread and no white bread, owing to the shortage. Other rumors have it that bread cards will soon be issued for all Hollanders. The shortage is largely due to the sinking of wheat-laden ships bound for Dutch ports.

Proposals to establish a course in Chicago high schools in military work for girls, teaching them to act as Red Cross nurses and first aid workers, is under consideration by the local board of education as an adjunct to the plans for military training for school boys, now under way. Captain Edgar Z. Steever, U. S. A., who is supervising the boys' training in Chicago, said of the movement: "If the school board is willing we shall probably have such a course. All this work will be done by the women teachers."

A California watchmaker has invented an eight-hour clock which he purposes for use under the eight-hour law and with which he hopes to revolutionize time-keeping in the United States. The clock, as described in the Popular Science Monthly, has but eight figures on the dial, with a small square in its centre which shows M from midnight to eight in the morning; N from eight in the morning to four in the afternoon and E from four in the afternoon to midnight. He suggests that uniform time be kept all over the United States with Washington, D. C., as the heart of the system.

Grins and Chuckles

"How are you getting on in your suit with Miss X?" "Well, she has promised to give me a wireless kiss."

Feeding a girl chocolate cream once a week and feeding her beefsteak three times a day are two different things.

Blobbs—So your investment turned out badly, eh? I thought you got in on the ground floor. Slobbs—I did, but it looks as though some other fellows had sneaked in through the cellar window.

He—If you loved me, why did you at first refuse me? She—I wanted to see how you would act. He—But I might have rushed off without waiting for an explanation. She—Oh, I had the door locked.

Paying Teller—I can't cash this check, madam, until you are identified. Mrs. Bright—You mean I have to identify myself? Paying Teller—Yes, ma'am. Mrs. Bright—How simple! Have you a looking-glass?

Mrs. Nuritch—I want to get a pair of swell white gloves to wear to a ball. Clerk—Yes'm. How long do you want them? Mrs. Nuritch—See here, young man, I ain't talkin' about rentin' 'em. I want to buy 'em.

Miss Chuckover—Since our engagement is off I shall return the diamond ring. Stingerly—Well, you've had it six months, and as diamonds have dropped 10 per cent, can't you inclose a check for the balance?

"The best life-preservers are made of cork, are they not?" observed the hardware drummer. "Not to any great extent," replied the gentleman from Kentucky. "The best one I ever saw was made of glass, with a cork in one end of it."

Ida—I don't believe Mr. Smart believes my handkerchiefs are linen. May—Why not? Ida—I told him I had my pin money wrapped in my handkerchief and lost it. He said there was a great deal of money lost in cotton these days.

DRIFTING TO JUSTICE.

By Col. Ralph Fenton

I am only a common sailor, I know, but then even common sailors have their likes and dislikes, and it was downright aversion I felt for Ralph Randell from the very first hour he put foot aboard the Jettie.

We had left port but a few days previous, and under the calm sky and pulseless sea were now fairly out upon the mighty Atlantic.

As I have said, I am only a seaman on board the Jettie, one of the fastest steamers upon the A—— line, plying between New York and Liverpool, while Mr. Randell and his rather masculine-looking wife were widely removed from me, as passengers of the first cabin, but for all that I never could bear the man.

His wife was a mild-eyed woman, with an oval face, and a broad, massive chin—not at all the woman you would have imagined such an elegant gentleman as Ralph Randell would have chosen for the partner of his life, and her coarse laughter was masculine, not to say vulgar in the extreme.

We had been out a week, when one of the young lady passengers, Newton—Annie Newton, I think her name was—came upon deck at the close of the afternoon, reading a paper, and, drawing up a camp-stool, with a sweet smile she sank wearily into it and went on with her perusal of the sheet.

She was a lively young creature, probably twenty years of age, and, in the companionship of her maiden aunt, was on her way to London for some business of which I was unaware.

I watched her as she sat there in the declining light, casting her gaze over the paper, and fancied I saw a tear fall upon the sheet.

Stepping up beside her, and taking a fresh chew of tobacco to keep down the lumps rising in my throat at the sight of her tears, I asked kindly:

"Are you ill, miss?"

She lifted her eyes to my face and smiled.

"Oh, it is you, Ben. No, not ill," she replied, with a mournful shake of her pretty head, "only reading about the death of my poor papa."

I knew she was in mourning, but for whom was beyond me.

"Try to be calm, miss; tears will not bring him back," I ventured. "Did he die violently?"

I saw the slender, white fingers close convulsively around the paper, her head dropped upon her breast, and amid her sobs she replied:

"He—he was murdered!"

"Murdered!" I gasped, feeling my old limbs quiver with terror, and sinking down upon a coil of rope at her feet.

"Yes—listen, Ben—that is not the worst!"

I thought she would never come out of the violent paroxysm of weeping she then went into, but drying her eyes she turned toward me again.

"My father, whom I had always believed wealthy

while living, was found lying dead one evening upon the threshold of the porch leading from the library window, with a heavy bronze instrument, shaped like a club, lying beside him.

"In one of the clenched hands lay a few strands of golden hair. The private drawer of his desk, and the great iron safe, had been rifled of their contents and a penny, including the jewels of my late mother, was gone. Upon examination, it was found that he had withdrawn every dollar of his possessions from the bank, and, save the real estate he had owned, I was left a penniless orphan. The money was nothing to me compared to the loss of my parent, and so I determined to use every cent in discovering, if possible, his cowardly assassin, never dreaming of the bitter end.

"The murderer had escaped through the library window, leading to the garden below, and upon the white wall was left, beside the golden hair, the only trace of identification—the print of a human hand—the left one, with the third finger missing.

"The detectives scoured the country for months without the slightest clue to the murderer, and just two weeks ago the Atlantic cable brought me tidings of the bitterest woe.

"Mark Shultis, the man to whom I was betrothed, and who had left for Europe a week previous to the murder, had been found in London with the family jewels upon him.

"The news almost broke my heart; and this is the reason I am on my way to England to prove to my poor heart his truth or base deception.

The paper slid from her nerveless grasp at this, and rising softly, she glided away.

It was the New York Herald, and the description of the awful tragedy lay in great black letters before me.

I read it all there—the terrible story she had told me, and just as the shadows of the night began to deepen over the ocean Ralph Randell stole to my side.

"You seem interested, Ben," he said. "What have you there?"

"The Herald—an old copy."

The hand he had laid upon my shoulder clinched, and there was just the faintest shade of a quiver in his voice as he asked:

"And what, pray, are you reading?"

"An account of the awful murder of George Newton. Look there."

I heard his teeth grit hoarsely, a sudden pallor overspread his handsome face, and with a low, suppressed exclamation he staggered back.

"Are you ill, sir?" I asked, quickly.

"No, only a slight pain in the heart—I am subject to it," he replied. "Let me see the paper."

I passed the sheet to him, and in the darkness I saw the black curls upon his forehead damped with a chilling dew.

He glanced quickly over the paper, and then, with a sudden motion, tossed it into the ocean, now rapidly swelling with the approaching storm.

"Oh, I beg your pardon, Ben," he said; "the wind blew it from my grasp. I am very sorry. Here is a dollar in payment."

I followed his action, and the next moment the note was dancing on the waves in our rear.

"I beg your pardon, sir," I said calmly, "the wind blew that from my grasp."

I heard him grit his teeth again, and turning upon his heel, he went below.

The storm that had all day been threatening broke over the mighty ocean, and at midnight the great ship was foundering in the Atlantic's heart.

I never shall forget the awful sight of that night while I exist.

Often in my dreams I live it over again; the white faces, the maddened waves, the groans of the men and the screams of the women, rise like a vision before me.

I saw the life-boats filled to overflowing, and as they were lost in the darkness, followed them with prayers.

Into every one Randell and his wife strove to spring, but the captain's hand forced him back, and she crouched at his side.

The last boat lay tossing upon the waves, and as Annie Newton placed her foot upon it there came a sudden snap, a lurch, the rope had broken—the boat was gone.

A howl from Mrs. Randell, as she sprang up, that chilled my blood.

The wreck lurched, she fell forward, and as I grasped her left hand to stay her, her dark curls slipped from her head, and a wedding-ring rolled glittering to the deck; Mrs. Randell lay at my feet, and a waxen finger was clutched in my palm.

A shriek rang from Ralph Randell's lips as he precipitated himself upon me.

The woman rose quickly to her feet, a man's face met mine, but her hand clutched a gleaming knife.

"Murderer!" I hissed, as three hands grasped my throat.

It was a battle for life; but I meant to die, if need be, fighting for justice.

Wildly I struggled; and even as I tore the curls from Ralph Randell's head, and the blonde ones beneath gleamed in the lightning's awful glare, there came the rush of feet, a mighty crash, a roar of thunder, then the great vessel parted, and as the after-deck bore us away on its bosom across the turbulent ocean all was black as death.

"Ha—ha—ha! water—ha—ha—ha!"

I heard the cry as one awakening from a dream, and rubbing my eyes, I started to my feet.

My throat was parched and burning, but one glance around me told of the awful condition of my messmates.

Mechanically I passed my hand to my head and felt the deep gash Ralph Randell's pal had given me.

At my feet lay the man himself, and, grasping the rail, totally divested of his woman's attire, the man who had passed as his wife howled and shrieked for water.

The burning in my throat began to increase, my head began to spin, and through a scarlet mist I saw the floating raft surrounded with hungry sharks.

Thump—thump! beat my heart, and splash—splash! the heaving waves replied.

For days we had been doing thus, until the half-naked wretches around me howled and screamed like tortured fiends:

"Water—water!"

Oh, for a single draught, while yet it heaved about upon every side—not a drop to drink.

Higher—higher arose the sun, scorching my wounded head with its beams of living fire.

I saw the sea sharks, the men spin around in a blaze, and flames seemed rushing up my throat.

Great Scott! what did it mean?

"Water! for the love of Heaven—water—water!" I gasped, as I seized the negro's arm.

Useless—useless!

Whir—whir—whir! spun around my head, then came an awful shriek.

I saw a form dash through the air, as one of the men flung himself into the seething waves; a scream, another slid from the wreck.

I felt my senses leaving me.

"Water—water—water!"

The arms of the negro circled my body, and his voice arose to a yell as he screamed:

"Boat—boat—we are saved!"

The black and pointed over the waves, and with a supreme effort I sprang upon the rail.

"Saved—saved!" I cried, as I fell back, and the dark prow of a boat cleft the boiling waves.

God in his mercy had spared our wicked lives!

It was days after when I awoke to reason in the cabin of the Fearless, with Annie Newton's lovely eyes gleaming down into mine.

Dear girl! she had been picked up before she felt the horrors to which we had been doomed.

But three of us had survived the awful wreck.

Three did I say?

I had forgotten the doomed murderers, who recovered their reason soon after, and were put in irons until our arrival in port.

"I have witnessed much of joy, much of sorrow in my life, but everything wanes before the meeting of Annie and Mark.

Her father had given him the jewels to have them reset in Paris as a surprise to Annie, but it had been almost a fatal one.

She wears them now as she stands yonder at the altar with her hand in Mark's, whispering the words which shall make her his wife.

Well, no, I don't think I shall ever follow the sea again. I am old and feeble, and the home they offer me with them will be a happy one, I know.

Weeks ago the two assassins paid the penalty of their crime with their lives, and upon the scaffold they realized the power of the Great Creator to right the wrongs of life.

FACTS WORTH READING

CHURCH CLOCK IS NEVER DUSTED OFF.

St. Paul's Chapel, in Manhattan, New York, was completed in 1766, but until 1794 it was without the steeple, and it was not until four years later that a clock was installed. The clock, which still runs, although in the last few months it has developed rheumatic tendencies, causing it to fail to keep up with the steady march of time, bears the inscription, John Thwaites, Clerkenwell, London, 1798. It is soon to give way to a modern clock, made in Boston. The sexton is jealous of the dust which has accumulated for a hundred years in the steeple, and will permit no light to menace the structure. It is built entirely of wood. There are two bells. The first, a small one, long ago outlived its usefulness, says the Indianapolis News, but when the larger one, upon which the hours and quarters are now struck, was installed, the smaller one was allowed to remain, a kind of pensioner. In making the trip to the clock the sexton is careful about the time, for if the clock struck when the explorer was in its immediate vicinity he would be deafened by its thunderous tones in a restricted space. The clock is wound by raising two weights, weighing 1,400 pounds each, to the top of an eighty-foot shaft, from which position they descend slowly, operating the clock. In former times the weights were wound directly on a drum, and the operation cost much labor. Now a geared crank has been installed, and the clock can be wound in two hours. There is an unpleasant rasp in the machinery of the clock, and instead of ticking it emits a ponderous, rhythmic beat, which has kept up for over 100 years. But the oak timbers in the tower are as strong as ever, and the new clock will be bolted to them just as they stand.

HOW TO MAKE A XYLOPHONE WITH GLASSES OF WATER.

Some rainy day when you have "nothing to do" make a xylophone.

Secure any number of glass tumblers or bottles of similar shape. Set them in a row on the table. Get a pitcher full of water and fill several of the glasses or bottles to various depths. You will note that when you lightly strike these glasses with a spoon or pencil each one gives out a different tone or note. The more water in the glass the lower the note.

With this information it will be easy for you so to fill each glass that the entire set will represent the musical scale. At least one octave, or eight notes, should be so provided, instructs St. Nicholas. Of course, if desired, you may so fill glasses as to give sharps and flats, thus requiring thirteen glasses to the octave.

With a little practice you can play simple tunes

on this arrangement. Indeed, if good bottles are used, the tone will be very pretty. Perhaps you have seen one of these water xylophones used in vaudeville.

The principle is simply one of sound-wave frequency. Sound is caused by disturbing the air. If the air is made to vibrate in regular impulses, a note or tone results. If the air is violently disturbed, a crash or noise is heard. When you strike a glass tumbler with a spoon, the walls of the tumbler vibrate and make sound-waves in the air, just as a pebble, dropped into water, will make water-waves. The faster the glass vibrates, the higher the resultant note will be; thus, when the glass is partly filled with water its vibration is slower and the sound note is lower. The more water there is in the glass, the lower the note will be.

AMERICAN ANT-EATERS.

North America, or more properly the United States, has an ant-eater of its own. To be exact, it has several of them, but all belong to the feathered tribe rather than to the quadruped vertebrates, as do the ant-eaters of tropical countries.

The most important of America's ant-eaters, according to scientists of the Department of Agriculture, is the flicker. If you were reared on a farm you know the flicker, probably, as a "yellowhammer," because that's his commonest name. Golden flicker is another name. He belongs to the woodpecker family and gets the name of flicker from his flickering, up-and-down manner of flight.

The flicker is the only member of the woodpecker tribe that spends much of the time on the ground, says the Washington Star. Perhaps the bird's appetite for ants has compelled it to forego trees and the diet of boring insects enjoyed by its relatives. There aren't ants enough in and on trees to satisfy a healthy, normal flicker, so very often the bird may be seen scooting along the road or hopping over lawns searching for its favorite food. Scientists of the Department of Agriculture examined the stomach of one flicker and found in it more than 5,000 ants. Two others contained more than 3,000 ants each. But perhaps these flickers were gluttons.

The flicker may be recognized by its mottled brown and black body, somewhat resembling in its plumage a meadow lark; its red patch on the head and the black crescent on its throat. The golden color of the under side of the wing feathers is another noticeable characteristic, from which the bird gets the "golden" part of its name. If any other identification is needed, watch it when it flies; mark the undulating line of flight and notice the white patch beneath the tail feathers.

INTERESTING ARTICLES

LIFE OF 12-INCH GUN

Sir Robert Hadfield, the noted English maker of projectiles, is authority for the statement that the useful life of a modern high-velocity gun is about three seconds. Which is to say that the time taken by a shell in traveling through the gun, from powder chamber to muzzle, multiplied by the total number of rounds that can be fired before the rifling is so worn as to impair the accuracy, gives a total useful life of only three seconds. Rather a short life for, let us say, a 12-inch gun costing from \$50,000 to \$60,000.

NEW GIANT ZEPPELIN TESTED.

A new monster Zeppelin, the L-40, has made its first trial flight over Friederichshafen and Lake Constance. It is equipped with specially designed propellers, which make virtually no noise. There is a machine on board the craft which when put into operation quickly covers the airship with smoke, resembling a cloud, so the aircraft cannot be seen from below. A gun of larger caliber than those previously used on Zeppelins is mounted on top of the L-40.

The new airship will soon join the airship fleet on the North Sea. A second Zeppelin at Friederichshafen is half completed.

CANDLE LIGHT FOR PARIS.

As a measure of war economy, a drastic lighting order has recently been announced in Paris. With a view to effecting a saving in coal and fuel, it is decreed that in future shops must not be lighted after six o'clock by gas, electricity, petroleum or alcohol. An exception is to be made in the case of shops dealing in foodstuffs, druggists, hairdressers and tobacco dealers. Shops are not compelled to close at six o'clock, but after this hour they must find other means of lighting such as candles or acetylene. The hours of lighting of theaters and other places of amusement are unaltered, but all such establishments will have to close one day a week. It is also contemplated that cafes and restaurants will close in future at nine-thirty in the evening.

MAGNITUDE OF BRITISH FLYING CORPS.

"The Allies to-day," states Patrick Y. Alexander in a recent issue of *Flying*, "have complete superiority of the air, but it has been achieved at a tremendous expenditure of efforts and money. We have not less than 500,000 persons in the British air service alone, including thousands of aviators, the mechanics and the manufacturers of aeroplanes and aeronautic supplies. Aeroplanes can be seen in flocks anywhere. Every ship that leaves British

ports is escorted by aeroplanes until it is quite a way beyond the Irish coast. We also have large airships which we expect will be superior to the very latest Zeppelins. We have in use at present hundreds of small dirigibles, less than 300 feet long, equipped with aeroplane bodies instead of the usual nacelle. They are capable of staying in the air 50 hours and go at a speed of about 35 miles an hour. They are very useful in submarine warfare and coast defense."

A REFUGE FOR TRAMPS.

Not all the tramps are spending the winter at the Berks and Lancaster County (Penna.) Almshouses, according to reports made public by Henry Heft, a prosperous farmer, who since the first of the year has provided lodging to 595 tramps in his barn, an increase of fifteen tramps over the same period last year. Only one woman was given lodging.

Near the barn is a fine grove, and during the summer a good many sleep under the trees. Here Heft has provided a fireplace, and in a wash boiler they made their coffee. Heft never gives them a full meal, but if they agree to do their own cooking he often hands them potatoes, flour, salt, pepper and other necessities.

Mr. Heft says it has been the custom of his father and grandfather to provide lodging to the tramps, and that for the 100 years that the farm has been in the Heft family no tramp was turned from their barn, and that they never had any trouble with them.

ANCIENT HAIRPINS.

Women used to lose their hairpins a thousand years ago much in the same way as they do today. That, at least, is the impression one gets from the antiquities found a short time ago at the Silchester excavations. The most interesting discovery was the building which formed apparently the principal baths of the Roman town. The exploration of the baths yielded a number of architectural fragments, including a small altar, portions of capitals and bases, part of a large basin of Purbeck marble, and some singular pieces of metal. In a filled-up hypocaust were found at least 100 bone pins, which had evidently been used to adjust the back hair of Roman women who used the baths. Probably they had been dropped in the way women throughout the ages has shed pins, and were collected by the keeper of the baths. Some of them are quite three inches long, and would make passable hatpins for the present fashion. A pair of gold earrings with uncut green gems are so bright that they look as if they might have just come out of a jeweler's shop in Bond street.

CUFF BUTTONS.

Gold plated, bright finished, assorted shapes, set with fine brilliants. Price 10c postpaid.
H. F. LANG, 1815 Centre St., B'klyn, N. Y.

MARBLE VASE.

A clever and puzzling effect, easy to do, the apparatus can be minutely examined. Effect: A marble can be made to pass from the hand into the closed vase, which a moment before was shown empty. This is a beautiful enameled turned wood vase.
Price, 20c.

C. BEHR, 150 W. 62d St., New York City.

The Bottle Imp.—The peculiarity of this little bottle is that it cannot be made to lie down, and yet by simply passing the hand over it, the performer causes it to do so. This trick affords great amusement, and is of convenient size to carry about. Price, 10c.

C. BEHR, 150 W. 62d St., New York City.

THE INK BLOT JOKER.

Fool Your Friends.—The greatest novelty of the age! Have a joke which makes everybody laugh. More fun than any other novelty that has been shown in years. Place it on a desk, tablecloth, or any piece of furniture, as shown in the above cut, near some valuable papers, or on fine wearing apparel. Watch the result! Oh, Gee! Price, 15c. each, postpaid.
H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE SPIDER WEB PUZZLE.

A very interesting little puzzle. It consists of a heavily nickeled plate and brass ring. The object is to get the ring from the side to the center and back. This is very hard, but we give directions making it easy. Price, 10 cents each, by mail, postpaid.

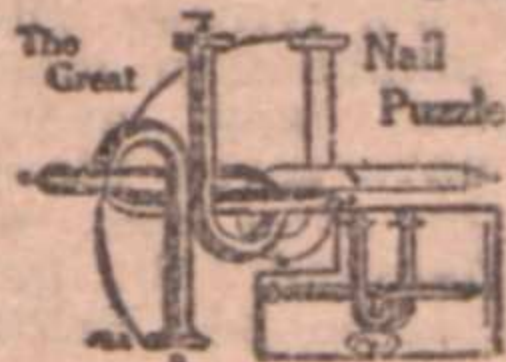
FRANK SMITH,
383 Lenox Ave., N. Y.

THE SPOTTER CARD TRICK.

The performer exhibits a die. The ace of spades and five cards are now taken from a pack. The ace of spades is thoroughly shuffled with the other cards, which are then placed down in a row on the table. The die is now thrown, and as if embodied with superhuman intelligence, the exact position of the Ace is indicated. Without touching the die, the performer picks up the cards, gives them a complete shuffle and again spreads them out. The die is rolled as before by any person, and is seen to come to a stop with the locating number uppermost. The card is turned over and found to correspond in position. Price, 15c. postpaid.
H. F. LANG, 1815 Centre St., B'klyn, N. Y.



"KNOCK-OUT" CARD TRICK.—Five cards are shown, front and back, and there are no two cards alike. You place some of them in a handkerchief and ask any person to hold them by the corners in full view of the audience. You now take the remaining cards and request anyone to name any card shown. This done, you repeat the name of the card and state that you will cause it to invisibly leave your hand and pass into the handkerchief, where it will be found among the other cards. At the word "Go!" you show that the chosen card has vanished, leaving absolutely only two cards. The handkerchief is unfolded by any person, and in it is found the identical card. Recommended very highly. Price, 10c.
Wolff Novelty Co., 168 W. 23d St., N. Y.

NAIL PUZZLE.

Made of 2 metal nails linked together. Keeps folks guessing; easy to take them apart when you know how. Directions with every one.
Price, 6c., postpaid.

Wolff Novelty Co., 168 W. 23d St., N. Y.

THE BUCULO CIGAR.

The most remarkable trick-cigar in the world. It smokes without tobacco, and never gets smaller. Anyone can have a world of fun with it, especially if you smoke it in the presence of a person who dislikes the odor of tobacco. It looks exactly like a fine perfect, and the smoke is so real that it is bound to deceive the closest observer.
Price, 12c. each, postpaid.

FRANK SMITH, 383 Lenox Ave., N. Y.

BLACK-EYE JOKE.

New and amusing joker. The victim is told to hold the tube close to his eye so as to exclude all light from the back, and then to remove the tube until pictures appear in the center. In trying to locate the pictures he will receive the finest black-eye you ever saw. We furnish a small box of blackening preparation with each tube, so the joke can be used indefinitely. Those not in the trick will be caught every time. Absolutely harmless. Price by mail 15c. each; 2 for 25c.
C. BEHR, 150 W. 62d St., New York City.

**HAPPY HOOLIGAN JOKER.**

With this joker in the lapel of your coat, you can make a dead shot every time. Complete with rubber ball and tubing. Price, 15c. by mail, postpaid.

H. F. Lang,
1815 Centre St., B'klyn, N. Y.

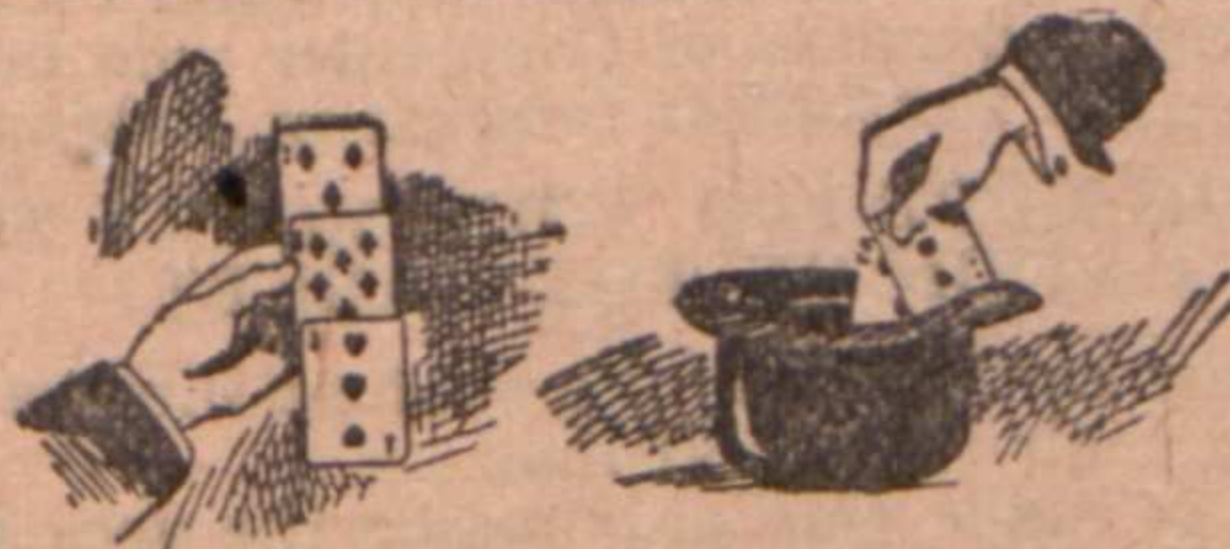
NEW SURPRISE NOVELTY.

Foxy Grandpa, Mr. Peewee and other comical faces artistically colored, to which is attached a long rubber tube, connected with a rubber ball, which can be filled with water, the rubber ball being carried in the pocket, a slight pressure on the bulb causes a long stream, the result can easily be seen.
Price, 15c.,
Postpaid.

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LAUGHABLE EGG TRICK.

This is the funniest trick ever exhibited and always produces roars of laughter. The performer says to the audience that he requires some eggs for one of his experiments. As no spectator carries any, he calls his assistant, taps him on top of the head, he gags, and an egg comes out of his mouth. This is repeated until six eggs are produced. It is an easy trick to perform, once you know how, and always makes a hit. Directions given for working it. Price, 25 cents by mail, postpaid.
H. F. Lang, 1815 Centre St., B'klyn, N. Y.



THE DEVIL'S CARD TRICK.—From three cards held in the hand anyone is asked to mentally select one. All three cards are placed in a hat and the performer removes first the two that the audience did not select and passing the hat to them their card has mysteriously vanished. A great climax; highly recommended. Price, 10c.
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JUMPING CARD.—A pretty little trick, easy to perform. Effect: A selected card returned to the deck jumps high into the air at the performer's command. Pack is held in one hand. Price of apparatus, with enough cards to perform the trick, 10c.

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LINK THE LINK PUZZLE.

The sensation of the day. Pronounced by all, the most baffling and scientific novelty out. Thousands have worked at it for hours without mastering it, still it can be done in two seconds by giving the links the proper twist, but unless you know how, the harder you twist the tighter they grow. Price, 6c.; 3 for 15c.; one dozen, 50c., by mail, postpaid.
FRANK SMITH, 383 Lenox Ave., N. Y.

SNAPPER CIGAR.

The real thing for the cigar grafter. If you smoke you must have met him. He sees a few choice cigars in your pocket and makes no bones about asking you for one. You are all prepared for him this time. How? Take one of these cigars snappers (which is so much like a real cigar you are liable to smoke it yourself by mistake). Bend the spring backwards the lighted end, and as you offer the cigar let go the spring and the victim gets a sharp, stinging snap on the fingers. A sure cure for grafters. Price, by mail, ten cents each, or three for 25c.

C. BEHR, 150 62d St., New York City.

FUNNY KISSING GAME.

These cards, from No. 1 to No. 16, run in rotation, but must be mixed and dealt, a white one for a boy and a red one for a girl. They are then read alternately, and the questions and answers make funny combinations. The right lady is rewarded with a kiss. A very funny game. Price, five cents a pack by mail.
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Looks like a story-book, but it contains a cap and a trigger. The moment your innocent friend opens the book to read the interesting story he expects—Pop! Bang! The explosion is harmless, but will make him think the Germans are after him. Price 25 cents each by mail, postpaid.

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MAGIC PENCILS.



The working of this trick is very easy, most startling and mystifying. Give the case and three pencils to any one in your audience with instructions to place any pencil in the case point upward and to close case and put the remaining two pencils in his pocket. You now take the case with the pencil in it and can tell what color it is. Directions how to work the trick with each set.

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This toy is an exact imitation of the friendly little fellow who shares your bed, eats out of your hand or leg and who accepts your humble hospitality even without an invitation. The fact that he also insists on introducing all his friends and family circle, sometimes makes him most unpopular with the ladies; most every woman you know would have seven kinds of fits if she saw two, or even one, of these imitations on her bedspread. Six are contained in a transparent envelope. Price, 10c by mail.

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This is the prettiest and daintiest little article that we have ever seen. It consists of a miniature French shoe only 1 1/4 inches in length, to which is attached a perfect and thoroughly reliable thermometer. They are made in Paris by skilled workmen, and the workmanship in every detail is simply perfect.

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Rubber Vacuum Suckers

The latest novelty out! Dishes and plates will stick to the table, cups to the saucers like glue. Put one under a glass and then try to lift it. You can't. Lots of fun. Always put it on a smooth surface and wet the rubber. Many other tricks can be accomplished with this novelty.

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LITTLE RIP'S TEN-PINS

In each set there are ten pins and two bowling balls, packed in a beautifully ornamented box. With one of these miniature sets you can play ten-pins on your dining-room table just as well as the game can be played in a regular alley. Every game known to professional bowlers can be worked with these pins. Price, 10c. per box by mail, postpaid.
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THE CREEPING MOUSE.

This is the latest novelty out. The mouse is of a very natural appearance. When placed upon a mirror, wall, window or any other smooth surface, it will creep slowly downward without leaving the perpendicular surface. It is furnished with an adhesive gum-roll underneath which makes it stick. Very amusing to both young and old. Price, ten cents by mail.

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TRICK CIGARETTE BOX.

This one is a corker! Get a box right away, if you want to have a barrel of joy. Here's the secret: It looks like an ordinary red box of Turkish cigarettes. But it contains a trigger, under which you place a paper cap. Offer your friend a smoke and he raises the lid of the box. That explodes the cap, and if you are wise you will get out of sight with the box before he gets over thinking he was shot. Price 15c., postpaid.

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BINGO.

It is a little metal box. It looks very innocent, but is supplied with an ingenious mechanism which shoots off a harmless cap when it is opened. You can have more fun than a circus with this new trick. Place the BINGO in or under any other article and it will go off when the article is opened or removed. It can be used as a funny joke by being placed in a purse, cigarette box, or between the leaves of a magazine; also, under any movable article, such as a book, tray, dish, etc. The BINGO can also be used as a burglar alarm, as a theft preventer by being placed in a drawer, money till, or under a door or window or under any article that would be moved or disturbed should a theft be attempted. Price, 15c. each by mail, postpaid.

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